

Spring 5-1-1986

The North American Division Marketing Program, Vol. 1: Profiling Adventist Members and Baptisms.

Roger Dudley

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THE NORTH AMERICAN DIVISION MARKETING PROGRAM

VOLUME 1:

PROFILING ADVENTIST MEMBERS AND BAPTISMS,
WITH IMPLICATIONS FOR CHURCH GROWTH,
COMMUNICATION, PUBLISHING, AND EDUCATION STRATEGIES

prepared by
North American Division Strategic Resource Center
Institute of Church Ministry
Andrews University

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APPENDIX A

DONNELLEY CLUSTER DEFINITIONS

MULTI-FACTOR CLUSTER GROUP DEFINITIONS

| Group Code | Description |
|------------|--|
| G 01 | Well Educated, Affluent, Suburban Professionals Clusters: S 01; S 02; S 03; S 04; S 05 |
| G 02 | Urban, Mobile, Professionals, Few Children Clusters: S 07; S 10; S 14 |
| G 03 | Above Average income, Homeowners, Families with Children Clusters: S 09; S 11; S 16 |
| G 04 | Above Average Income, Older, White Collar Workers, Few Children, Old Homes Clusters: S 08; S 13; S 15 |
| G 05 | Younger, Mobile, Above Average Income, Families with Children, New Homes Clusters: S 06; S 12; S 18; S 19 |
| G 06 | Younger, Mobile, Below Average Income, Singles, Few Children Clusters: S 17; S 20; S 24; S 25; S 35 |
| G 07 | Average Income, Blue Collar Families, Rural Areas Clusters: S 21; S 23; S 27; S 28; S 36; S 37 |
| G 08 | Below Average Income, Older, Few Children Clusters: S 22; S 26; S 29; S 31; S 32; S 33; S 39 |
| G 09 | Less Educated, Downscale, Rural, Families with Children Clusters: S 30; S 34; S 41; S 42; S 43 |
| G 10 | Downscale, Ethnic, Urban Apartment Areas, Old Housing Clusters: S 38; S 40; S 44; S 45; S 46; S 47 |

- S 01 Highest SEI, Highest Income, Prime Real Estate Areas, Highly Educated, Professionally Employed, Low Mobility, Homeowners, Children in Private Schools
- S 02 Very High Income, New Homes and Condominiums, Prime Real Estate Areas, Highly Mobile, Well Educated, Professionally Employed, Homeowners, Families with Children
- S 03 High Income, High Home Values, New Homes, Highly Mobile, Younger, Well Educated, Professionally Employed, Homeowners, Married Couples, High Incidence of Children, Larger Families
- S 04 High Income, High Home Values, Well Educated, Professionally Employed, Married Couples, Larger Families, Highest Incidence of Teenagers, Homeowners, Homes Built in 60's
- S 05 High Income, High Home Values, Well Educated, Professionally Employed, Low Mobility, Homeowners, Homes Built in 50's and 60's
- S 06 Highest Incidence of Children, Large Families, New Homes, Highly Mobile, Younger, Married Couples, Above Average Income and Education, Homeowners
- S 07 Apartments and Condominiums, High Rent, Above Average Income, Well Educated, Professionally Employed, Mobile, Singles, Few Children, Urban Areas
- S 08 Above Average Income, Above Average Education, Older, Fewer Children, White Collar Workers
- S 09 Above Average Income, Average Education, Households with Two or More Workers, Homes Built in 60's and 70's
- S 10 Well Educated, Average Income, Professionally Employed, Younger, Mobile, Apartment Dwellers, Above Average Rents
- S 11 Above Average Income, Average Education, Families with Children, High Incidence of Teenagers, Homeowners, Homes Built in 60's, Small Towns

cluster Code Demographic Characteristics

- S 12 Highly Mobile, Young, Working Couples, Young Children, New Homes, Above Average Income and Education, White Collar Workers
- S 13 Older, Fewer Children, Above Average Income, Average Education, White Collar Workers, Homeowners, Homes Built in 50's, Very Low Mobility, Small Towns
- S 14 Retirees, Condominiums and Apartments, Few Children, Above Average Income and Education, Professionally Employed, High Home Values and Rents, Urban Areas
- S 15 Older, Very Low Mobility, Fewer Children, Above Average Income and Education, White Collar Workers, Old Housing, Urban Areas
- S 16 Working Couples, Very Low Mobility, Above Average Income, Average Education, Homeowners, Homes Built in 50's, Urban Areas
- S 17 Very Young, Below Average Income, Well Educated, Professionally Employed, Highly Mobile, Singles, Few Children, Apartment Dwellers, High Rent Areas
- S 18 High Incidence of Children, Larger Families, Above Average Income, Average Education, Working Couples, Homeowners
- S 19 High Incidence of Children, Larger Families, Above Average Income, Average Education, Younger, Married Couples, Homeowners, Homes Built in 60's and 70's, Primarily Rural Areas
- S 20 Areas with High Proportion of Group Quarters Population, Sub-divisions Available Including College Dormitories, Homes for the Aged, Mental Hospitals and Prisons
- S 21 Average Income and Education, Blue Collar Workers, Families with Children, Homeowners, Lower Home Values, Rural Areas
- S 22 Below Average Income and Education, Older, Fewer Children, Single Family Homes, Primarily in the South

Cluster Code Demographic Characteristics

- S 23 Below Average Income, Average Education, Low Mobility, Married Couples, Old Homes, Farm Areas, North Central Region
- S 24 Highly Mobile, Young, Few Children, Low Income, Average Education, Ethnic Mix, Singles, Apartments, Urban Areas
- S 25 Younger, Mobile, Fewer Children, Below Average Income, Average Education, Apartment Dwellers
- S 26 Older, Mobile, Fewer Children, Below Average Income, Average Education, Mobile Homes, Retirees, Higher Vacancy Rates, Primarily Rural Areas
- S 27 Average Income and Education, Single Family Homes, Lower Home Values, Homes Built in 50's and 60's
- S 28 Below Average Income, Less Educated, Younger, Mobile, High Incidence of Children, Mobile Homes, Primarily Rural Areas
- S 29 Older, Low Mobility, High Proportion of Foreign Languages, Average Income, Below Average Education, Old Homes and Apartments, Urban Areas, Northeast Region
- S 30 Low Income, Poorly Educated, Higher Vacancy Rates, Families with One Worker, Farms, Rural Areas
- S 31 Older, Fewer Children, Low Income, Less Educated, Low Mobility, Retirees, Old Single Family Homes
- S 32 Old, Few Children, Low Income, Below Average Education, One-Person Households, Retirees
- S 33 Below Average Income, Less Educated, Blue Collar Workers, Manufacturing Plants, Homes Built in 50's and 60's, Very Low Mobility, Low Home Values
- S 34 Older, Below Average Income, Average Education, Blue Collar Workers, Low Mobility, Rural Areas

cluster Code Demographic Characteristics

- S 35 Old Housing, Low Income, Average Education, Younger, Mobile, Fewer Children, Apartment Dwellers, Small Towns
- S 36 Average Income, Less Educated, Blue Collar Workers, Hispanic, Families with Children
- S 37 Average Income, Below Average Education, Blue Collar Workers, Manufacturing Areas, High Unemployment, Primarily in the North Central
- S 38 Old, Lowest Incidence of Children, Very Low Income, Less Educated, Apartment Dwellers, One-Person Households, Retirees, Urban Areas
- S 39 Older, Very Low Mobility, Very Old Housing, Below Average Income and Education, Blue Collar Workers, Manufacturing Areas
- S 40 Older, Very Low Income, less Educated, One-Person Households, Retirees, Few Children, Old Homes and Apartments
- S 41 Below Average Income, Less Educated, Blue Collar Workers, Manufacturing Plants, High Unemployment, Rural Areas
- S 42 Low Income, Poorly Educated, Low Mobility, Blue Collar Workers, Manufacturing Plants, Rural South
- S 43 Southern Blacks, Families with Children, Single Family Homes, Low Mobility, Low Income, Less Educated, Unskilled, High Unemployment
- S 44 Urban Blacks, Very Low Income, Less Educated, High Unemployment, Singles, Mobile, Apartment Dwellers, Large Metro Areas
- S 45 Urban Blacks, Very Low Income, Less Educated, Unskilled, High Unemployment, Old Housing
- S 46 Poorly Educated, Very Low Income, Hispanic, Families with Children, Apartment Dwellers, Unskilled, High Unemployment
- S 47 Lowest SESI, Urban Blacks, Very Low Income, Less Educated, Unskilled, Very High Unemployment, High Incidence of Female Householders with Children, Old Housing

BG/ED CLUSTERS
PRODUCT PREFERENCE DESCRIPTIONS

120

CLUSTER CODE

PRODUCT PREFERENCES

S 01

Plane Trips, Expensive Men's Blazers and Women's Suits, Stocks and Mutual Funds, Imported Wines, Vacation in Hawaii and Caribbean, Own Cadillacs

S 02

Skiing, Golf and Health Clubs, High Quality Dresses, Luxury Hotels, Money Market Funds, Modern Kitchen Appliances, Imported Cars

S 03

Indoor and Outdoor Home Improvements, Yard Tools, Horse Racing, Retirement/Investment Property, Compact Pick Up Trucks, Pets Include Dogs and Cats

S 04

Tennis, Power Mowers, Storm Windows and Doors, Department Store Credit Cards, Video Games, Compact Domestic Cars, Drink Gin

S 05

Foreign Trips, Expensive Men's Suits and High Quality Dresses, Long Term Savings Certificates, IRA or KEOGH Plans, Pro Baseball, Domestic Wine, Lawn Fertilizer

S 05

Camera Film, Diamond Rings, Packaged Prepared Dinners, Mexican Foods, Linen and Bedding

S 07

High Quality Clothing, Bottled Water, Movies Cordials and Liqueurs, Burglar Alarms, Car Rentals.

S 08

Imported Cars, Vacation in Hawaii, Power Boating, Carpeting, Football, Soft Drinks

S 09

Garage Door Openers, Exterior Paint or Stain, Moist Dog Food, Lawn Chairs, Bedroom Furnishings

S 10

Water Skiing, Tennis, Jogging, Yogurt, 35MM Cameras, Vans, Sofa Beds

S 11

Yard Trimmers, Power Mowers, Wallpaper, Interior Painting, Storm Windows and Doors, Trips to Theme Parks, Sub-Compact Domestic Cars

S 12

Living Room and Dining Room Furniture, Fast Food Restaurants, Bourbon Whiskey, Pro Football, Draft Beer, Men's Sneakers

CLUSTER CODEPRODUCT PREFERENCES

121

- S 13 Cable Television, Women 's Cologne, New Roofs, IRA or KEOGH Plans, Storm Windows, Burglar Systems, Vans, Clothes Dryer
- S 14 Mexico, Caribbean, and Latin America Trips, Travel/Entertainment Cards, 6 Month CDs, Money Market and Mutual Funds, Public Television Contributions, Relatively Expensive Weekly Grocery Bill, Health Food Stores
- S 15 Snow Tires, Horse Racing, Liquor, NOW Accounts, Instant Iced Tea, Lawn Seed, Air Conditioning Units
- S 15 Cable Television, Vinyl and Tile Flooring Compact and Ford Cars, Fresh Chicken, Frozen Desserts
- S 17 Jogging, Bicycling, Records and Pre-Recorded Tapes, Movies, Domestic Plane Trips, Ale, Tequila, Relatively Low Weekly Grocery Expenditures, Volkswagens
- S 18 Lawn Furniture, Power Mowers, Home Improvement Expenditures, Older Cars, Domestic Cars, Snack Foods
- S 19 Wall Paneling and Wallpaper, Recording Equipment, Record/Tape Clubs, Automotive Parts, Bowling, Vans, Motorcycles, Dog Food
- S 20 Instamatic Camera and Movie Camera Film, Instant Coffee, Jogging, Video Cassette Tapes, Domestic Trips to Theme Parks, Cigarettes
- S 21 Hunting, Snow Tires, Freezers, Soup, Peanut Butter, Records and Pre-Recorded Tapes, Cat and Dog Food
- S 22 Cigars, Room Air Conditioners, AMC Cars, Perfume, Ground Coffee
- S 23 Full Size Domestic Cars, Sofa Beds, Freezers, Costume Jewelry, Home Improvements NOW Accounts, Ground Coffee, Clothes Dryers, Microwave Ovens
- S 24 Beds and Bedroom Furniture, Tequila, Family Restaurants, Records and Pre-Recorded Tapes

CLUSTER CODEPRODUCT PREFERENCES

122

- S 25 Cable Television, Beds and Dining Room Furniture
- S 25 Cigarettes, Insecticides, Power Boating Yard-trimmers, Whole Life Insurance, AMC Cars, Transmission Service, VCR's, Family Restaurants
- S 27 Records and Pre-Recorded Tapes, Garage Door Openers, Family Restaurants, Cable Television
- S 28 Tires, Instant Cameras, Auto and Personal Loans, Motorcycles and Pick-up Trucks, Non-Menthol Cigarettes, Frozen TV Dinners
- S 29 Orange Juice, English Muffins, Pasta, Room Air Conditioners, Automobile Burglar Systems
- S 30 Camping, Hunting, Mexican Foods, Camera Film, Disposable Diapers, Horse Racing Candy Bars, Frozen TV Dinners
- S 31 Mufflers, Hunting, Storm Windows and Doors, Full Size Domestic Cars, Gelatin and Puddings, Pick-up Trucks
- S 32 Cigars, Support Women's Hosiery, Relatively Low Weekly Grocery Expenditures, Fast Food Restaurants
- S 33 Automotive Products, Candy Bars, Peanut Butter, Coca-Cola, Relatively High Weekly Grocery Expenditures, Spaghetti Sauce
- S 34 Snow Tires, Anti-Freeze, Dogs and Cats, Family Restaurants, Flower and Vegetable Seeds
- S 35 Record Clubs, Ale, Relatively Low Weekly Grocery Expenditures, Cigarettes
- S 36 Dinner/Tableware, Children's Medicines, Tequila, Mexican Foods, Lipstick and Lipgloss
- S 37 Powered Beverages, Cameras, Perfume, Car Wax and Polish, Margarine, Jams and Jellies

CLUSTER CODEPRODUCT PREFERENCES

123

- | | |
|------|--|
| S 38 | Camera Equipment, Whiskey, Bottled Water, Caribbean and Latin America Trips, High Quality Shirts, Movies |
| S 39 | Snow Tires, Cable Television, Soups, Pasta, Spaghetti Sauce, Blended or Rye Whiskey, Pudding and Gelatin |
| S 40 | Camera Film, Rum, Non-Filter Cigarettes, Cable Television, Disposable Diapers |
| S 41 | Boats Owners, Hunting, Pasta, Paneling, Blended Whiskey, Mail and Phone Merchandise Orders, Candy Bars, Cold Breakfast Cereals |
| S 42 | Room Air Conditioners, Automotive Products, |
| S 43 | Hard Roll Candy, Cola Beverages, Insecticides, Malt Liquor, Orange Juice, Menthol Cigarettes Disposable Diapers |
| S 44 | Heavy Liquor Consumption, Candy, Insecticides, Bottled Water, Menthol Cigarettes |
| S 45 | Insecticides, Menthol Cigarettes, Pro Basketball, Malt Liquor, Gin, Skin Care Products |
| S 45 | High Quality Dresses, Mexico Trips, Tequila, Gin, Non-Filter Cigarettes, Mexican Foods |
| S 47 | Malt Liquor, Menthol Cigarettes, Orange Juice, Brandy and Cognac, Rum, Insecticides Breakfast Drinks, Meat Tenderizer |

Donnell
Michael
James
Michael

APPENDIX B

CLUSTERPLUS ANALYSIS

OF

THE SEVENTH DAY ADVENTIST

NATIONAL MEMBERSHIP FILE

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This report summarizes the results of a series of ClusterPlussm studies conducted by Andrews University and Donnelley Marketing Information Services, Inc. for the Seventh Day Adventist. In this series of analyses, the Seventh Day Adventist National Membership Database, defined as New Believer and Total Believer Groups, were analyzed through the ClusterPlussm Marketing System to determine the lifestyle cluster segments which contain the highest concentration of Seventh Day Adventist Believers.

The results of these analyses show good cluster discrimination with penetration indicies for the Total Believer's file ranging from a high of 174 in Cluster S 25 to a low of 29 in Cluster S 23. These indicies represent a concentration of Believers which is 74% greater than the overall average in Cluster S 25 and 71% below the overall average in Cluster S 23.

Cluster S 25, the top ranking cluster can be described as mobile young apartment dwellers with few children, have average educations and below average incomes. Other high penetration clusters contain older blue collar workers, well-educated young singles, and unskilled urban blacks.

A simple scattergram shows a relatively high correlation between the ClusterPlussm profiles of Total and New Believers with the notable exception of Cluster S 36 and S 46 (Hispanic families).

Based upon this analysis, we feel confident that this ClusterPlussm study is an effective and actionable information resource for the Seventh Day Adventist.

Donnelley Marketing Information Services (DMIS) conducted a Block Group/Enumeration District (BG/ED) Level ClusterPlusSM Analysis according to the following procedures:

- . Andrews University supplied DMIS with a tape of the Seventh Day Adventist National Membership file. Each record was formatted to contain a minimum of the following information:
 - . Believer Name
 - . Street Address, City, State
 - . ZIP Code
 - . Membership Status
- . DMIS geo-coded the Seventh Day Adventist Believer records.
- . DMIS then performed a ClusterPlusSM Analysis on both the Total Membership file as well as the "New Believers" file of Seventh Day Adventist geo-coded Believer Household records. For each analysis the following analytical steps were taken:
 - Calculated the ratio of Seventh Day Adventist Believer Households to Estimated U.S. Census Households within each of 47 lifestyle clusters and 10 multi-factor cluster groups.
 - Independently rank orderd the 47 clusters and the 10 multi-factor cluster groups based upon a Penetration Index derived from the ratio of Seventh Day Day Adventist Believer Households to Estimated U.S. Census Households.

The objective of this study is to provide a methodology through which the Seventh Day Adventist can identify the lifestyle cluster profile of its Believers. As a result of this lifestyle cluster segmentation, the Seventh Day Adventist can more efficiently orient their programs to address the needs of those segments of the population which have the greatest concentrations of Believers. This methodology will:

1. Identify and provide specific definitions of segments within the United States population which have the greatest concentration of Seventh Day Adventist Believers.
2. Provide a framework for identifying and locating those neighborhoods which exhibit similar lifestyle characteristics, thus providing an efficient method of directing programs to service the needs of those key population segments.
3. Provide an actionable information resource for evaluating and planning future programs of the Seventh Day Adventist.

Donnelley Marketing's National Household Database

The Donnelley Marketing DQI² database consists of over 75 million unduplicated household names and addresses. This database is compiled by merging private passenger car registrations obtained through individual state departments of motor vehicles where available, with telephone directory listings across the country.

This method of compilation allows Donnelley to describe each household by individual characteristics, such as:

- . length of residence
- . dwelling unit size
- . title of addressee
- . number of cars owned
- . type/age of cars owned

Donnelley also maintains postal codes and geo-codes to identify the neighborhood in which each household resides. With these codes, Donnelley can link each household to a statistical database containing over 100 demographics such as median income, median age, SESI, etc.

The Donnelley database is further enhanced through the enrichment of some 413 million outside records, such as birth records, warranty cards, student lists, etc. These records provide age, sex and household composition information.

Additionally, Donnelley provides proprietary updates to the database which include the following estimates for each household record:

- . FIND Scores - estimates of household income
- . Age estimate of household
- . SESI - Socio-economic status indicator for the neighborhood

The final result is the most accurate and penetrating national household database resource available today. A data source which is specifically designed to deliver the following key factors affecting the success and profitability of direct marketing programs:

- . efficient selectivity of target audiences;
- . deep market penetration, i.e., the ability to reach "quality" prospects in the quantities required;
- . flexibility to meet the varied demands of direct marketing to a diversified and ever changing marketplace.

The Seventh Day Adventist National Membership Database

The data source of Believers was provided to Donnelley Marketing Information Services by Andrews University on behalf of the Seventh Day Adventist. The file of Seventh Day Adventist Believers consisted of a total of 289,542 Believer records and included 23,781 New Believers. From this database, 16,716 New Believer records and 189,314 Old Believers were successfully geocoded and cluster coded. Each cluster coded record was then formatted to contain the following information:

- . Believer Name
- . Street Address, City, and State
- . ZIP Code

The analytic tool used in this study was the ClusterPlussm Marketing System -- a geo-demographic market segmentation tool developed by Donnelley Marketing Information Services. The ClusterPlussm model was developed through a series of multivariate analyses centering on the more than 1,600 demographic variables which form Donnelley's proprietary STF1/STF3 composite file of the 1980 census. The analyses utilized census data collected at the BG/ED (block group/enumeration district) level and resulted in the identification of 47 distinct clusters; each cluster is capable of describing unique lifestyle and purchasing habits for a subset of the U.S. population.

The 47 clusters identified by the ClusterPlussm Marketing model have been ranked, from highest to lowest, based upon Donnelley's proprietary SESI Score -- socio-economic status indicator. This provides a simple method of viewing the 47 cluster along the socio-economic continuum -- Cluster S01 being assigned to the highest socio-economic areas of the country. These 47 clusters are also combined into ten multi-factor cluster groups for informational purposes and broader marketing application. See Appendix I for cluster and group definitions.

The ClusterPlussm Marketing System is marketed jointly by Donnelley Marketing Information Services and Simmons Market Research Bureau. The system is also integrated in Arbitron's Target-Aid System, as well as Nielsen's NSI/NHI Services, to provide broadcast audience estimates by lifestyle cluster. To provide product related databases of "surrogate" customer list, the ClusterPlussm System is available through numerous consumer panels such as NFO Research, Inc., MRCA, NPD and HTI. In addition, the ClusterPlussm System is integrated into the VALS psychographic segmentation system to provide lifestyle cluster distribution by each VALS typology.

Following is the analytical procedure employed in our analysis.

Given the availability of name, address and ZIP Code on each Seventh Day Adventist Believer record, a geo-coding process was conducted. This process appends to the customer records, the U.S. Census codes for the specific census tract and block group or enumeration district (the lowest levels of census demography) in which the households resides.

The files of geo-coded Seventh Day Adventist Believer household records were each assigned to their appropriate BG/ED cluster. Similarly, we assigned each Estimated U.S. Census Household within the eight unions of the Seventh Day Adventist organization to its appropriate BG/ED cluster.

We then calculated a penetration level as the ratio of Seventh Day Adventist Believer Households to Estimated U.S. Census Households for each of the 47 clusters, as well as the ratio of Seventh Day Adventist Believer Households to Estimated U.S. Census Households across all 47 clusters. The penetration level for each cluster was then divided by the penetration level across all clusters; then multiplied by 100 to produce an index for each cluster.

This index, called the Penetration Index, was then used as a measure of performance by which the 47 clusters were rank ordered. Accordingly, clusters with performance levels above average have a Penetration Index in excess of 100; and clusters with average or below-average performance levels have a Penetration Index of 100 or less.

The resulting analysis identified those clusters with the heaviest concentration of Seventh Day Adventist Believer Households. A similar set of analyses was performed which summarize the results for the ten multi-factor cluster groups.

To address concerns of a changing membership base, a separate analysis was conducted to profile recent additions to the membership base called "New Believers." The methodology utilized for this group of New Believers was identical to that of the total membership; penetration indicies were calculated to include only New Believers.

Hence, future organizational planning efforts could be directed toward those clusters, or multi-factor cluster groups, with the highest Penetration Indicies. Potential target households for a specific organization program can be segmented by the 47 clusters, addressing only those households in the top performing, or perhaps, the above average performing clusters.

In addition, the cluster profile built in this study can be utilized to evaluate alternative print media through data available from Simmons Market Research Bureau to determine which print vehicle's audience profile most closely portrays the cluster profile derived in this study. In a similar manner, broadcast audience estimates from Arbitron's Target-Aid System in Nielsen's NSI/NHI services can be evaluated to determine the broadcast media mix.

Total Believers

Table I displays the findings of the cluster level analysis of the Seventh Day Adventist Believer Household file. First, let us define the column headings of this table:

Column 1 -- RANK - the rank order performance of Donnelley's 47 BG/ED clusters based upon the Penetration Index (column 9).

Column 2 -- CODE - Donnelley's BG/ED cluster code. Clusters are coded in sequential order based upon their SESI Score -- Donnelley's proprietary Socio-Economic Status Indicator. (See Appendix II)

Column 3 -- DESCRIPTION - Demographic characteristics of the Cluster Code.

Column 4 -- BASE - the number of Estimated U.S. Census Households within the eight unions of the Seventh Day Adventist distributed across the 47 clusters.

Column 5 -- % BASE - the number of Estimated U.S. Households for each cluster divided by the total for the marketing area, then expressed as a percent.

Column 6 -- CUSTOMERS - the number of BG/ED Cluster Coded Seventh Day Adventist Believers distributed across the 47 clusters.

Column 7-- % CUST - the number of Seventh Day Adventist Believers in the cluster (Column 6) divided by the total number across all 47 clusters, then expressed as a percent.

Column 8 -- % PEN - the number of Seventh Day Adventist Believers divided by the number of Estimated U.S. Census Households in the cluster, then expressed as a percent.

Column 9 -- INDEX - percent penetration of the cluster divided by the percent penetration across all 47 clusters; multiplied by 100.

TABLE I
ClusterPlus Customer List Analysis Report
Total Believers

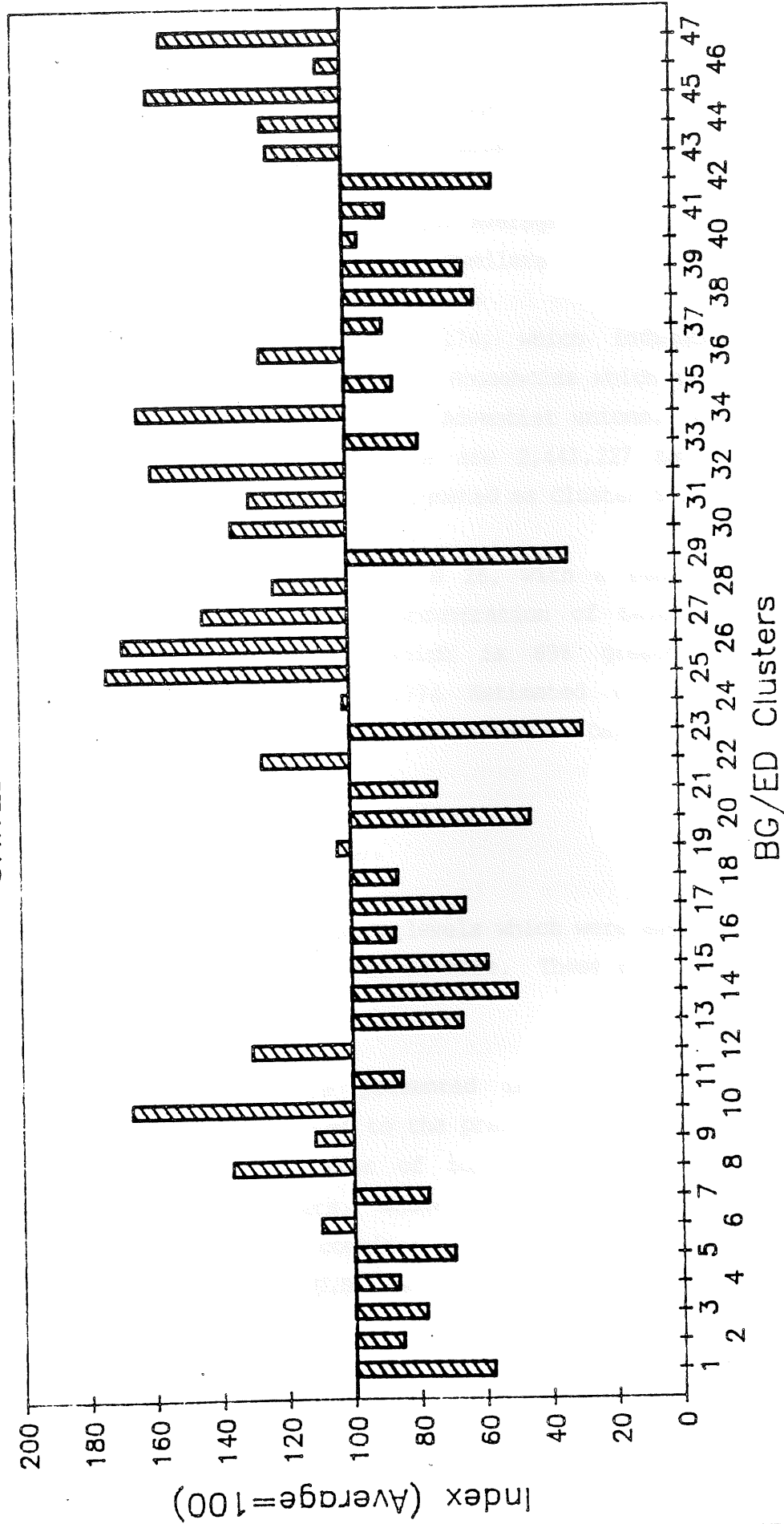
Company : Seventh Day Adventist
Base : UNITED STATES
Customers: Total Believers
Grouping : BG/ED Clusters
Ranking : Index

| Rank | Code | Description | Totals | Base | % Base | Customers | % Cust | % Pen | Index |
|------|------|--|----------|---------|--------|-----------|---------|-------|-------|
| 1 | S 25 | Young, below average income, apartment dwellers | 85804026 | 100.000 | | 206030 | 100.000 | 0.240 | 100 |
| 2 | S 26 | Below avg income, retirees, mobile homes, fewer children | 2441227 | 2.845 | | 10171 | 4.937 | 0.417 | 174 |
| 3 | S 10 | Well educated, young singles, apartments, professionals | 1788774 | 2.085 | | 7241 | 3.515 | 0.405 | 169 |
| 4 | S 34 | Older, avg educated, rural, non-mobile blue collar workers | 1274227 | 1.485 | | 5115 | 2.483 | 0.401 | 167 |
| 5 | S 32 | Old, low income, singles, retirees, few children | 1162546 | 1.355 | | 4557 | 2.212 | 0.392 | 163 |
| 6 | S 45 | Unskilled urban blacks, old housing | 1258186 | 1.466 | | 4800 | 2.330 | 0.382 | 159 |
| 7 | S 47 | Unemployed, urban areas, black females with children | 1208903 | 1.409 | | 4616 | 2.240 | 0.382 | 159 |
| 8 | S 27 | Lower valued single family, homes built in 50s & 60s | 1150571 | 1.341 | | 4280 | 2.077 | 0.372 | 155 |
| 9 | S 08 | Older, fewer children, white collar workers | 1700356 | 1.982 | | 5885 | 2.856 | 0.346 | 144 |
| 10 | S 30 | Poorly educated, low income, farm families, rural areas | 1670941 | 1.947 | | 5485 | 2.662 | 0.328 | 137 |
| 11 | S 12 | Young mobile working couples, young children, new homes | 1717933 | 2.002 | | 5567 | 2.702 | 0.324 | 135 |
| 12 | S 31 | Older, non-mobile, low income, retirees, old housing | 3045062 | 3.549 | | 9527 | 4.624 | 0.313 | 130 |
| 13 | S 22 | Older, fewer children, single family homes | 1760369 | 2.052 | | 5480 | 2.660 | 0.311 | 130 |
| 14 | S 36 | Avg income, Hispanic families with children | 1452568 | 1.693 | | 4414 | 2.142 | 0.304 | 127 |
| 15 | S 44 | Urban blacks, singles, large metro areas | 1224592 | 1.427 | | 3695 | 1.793 | 0.302 | 126 |
| 16 | S 43 | Unskilled southern blacks, families with children | 1371257 | 1.598 | | 4100 | 1.990 | 0.299 | 125 |
| 17 | S 28 | Younger mobile families, children, mobile homes | 2255780 | 2.629 | | 6665 | 3.235 | 0.295 | 123 |
| 18 | S 09 | Average education, two incomes, homes built in 60s & 70s | 3202597 | 3.732 | | 9402 | 4.563 | 0.294 | 122 |
| 19 | S 06 | Younger mobile large families, children, new homes | 3315781 | 3.864 | | 8891 | 4.315 | 0.268 | 112 |
| 20 | S 46 | Unskilled, Hispanic families with children, apartments | 2369829 | 2.762 | | 6248 | 3.033 | 0.264 | 110 |
| 21 | S 19 | Younger, married homeowners, larger families, children | 1687011 | 1.966 | | 4350 | 2.111 | 0.258 | 108 |
| 22 | S 24 | Young mobile singles, urban, ethnic, low income, apartments | 1642991 | 1.915 | | 4103 | 1.991 | 0.250 | 104 |
| 23 | S 40 | Older, singles, retirees, old homes & apartments | 3258887 | 3.798 | | 7976 | 3.871 | 0.245 | 102 |
| 24 | S 37 | Average income, blue collar, primarily north central region | 1121695 | 1.307 | | 2565 | 1.245 | 0.229 | 95 |
| 25 | S 41 | Blue collar workers, rural, manufacturing areas | 1431920 | 1.669 | | 3041 | 1.476 | 0.212 | 88 |
| 26 | S 04 | Mature professionals, larger families, teenagers | 1257517 | 1.466 | | 2618 | 1.271 | 0.208 | 87 |
| 27 | S 16 | Non-mobile working couples, older homes, urban areas | 2537238 | 2.957 | | 5272 | 2.559 | 0.208 | 87 |
| 28 | S 18 | Working couples, children, larger families, homeowners | 1105173 | 1.288 | | 2276 | 1.105 | 0.206 | 86 |
| 29 | S 02 | Well educated, mobile professionals, new homes & condos | 892722 | 1.040 | | 1829 | 0.888 | 0.205 | 85 |
| 30 | S 35 | Young, mobile, avg educated, old homes & apartments | 1736959 | 2.024 | | 3557 | 1.726 | 0.205 | 85 |
| 31 | S 11 | Average educated homeowners, teenagers, homes built in 60s | 2314425 | 2.697 | | 4726 | 2.294 | 0.204 | 85 |
| 32 | S 03 | Younger mobile professionals, homeowners, children | 1496373 | 1.744 | | 2807 | 1.362 | 0.188 | 78 |
| 33 | S 33 | Non-mobile blue collar workers, low home values, older homes | 1650445 | 1.924 | | 3080 | 1.495 | 0.187 | 78 |
| 34 | S 07 | Apartments & condos, high rent, professionals, singles | 2360588 | 2.751 | | 4400 | 2.136 | 0.186 | 78 |
| 35 | S 21 | Blue collar workers, children, homeowners, rural areas | 3007616 | 3.505 | | 5319 | 2.582 | 0.177 | 74 |
| 36 | S 05 | Non-mobile professionals, established communities | 2112189 | 2.462 | | 3529 | 1.713 | 0.167 | 70 |
| 37 | S 13 | Older non-mobile homeowners, fewer children, older homes | 1784814 | 2.080 | | 2858 | 1.387 | 0.160 | 67 |
| 38 | S 17 | Well educated, young, mobile, singles, apartment dwellers | 2296957 | 2.677 | | 3610 | 1.752 | 0.157 | 65 |
| 39 | S 39 | Older, non-mobile, blue collar, very old housing | 2068941 | 2.411 | | 3173 | 1.540 | 0.153 | 64 |
| 40 | S 38 | Old, low income, retirees, urban apartment areas | 1191322 | 1.388 | | 1733 | 0.841 | 0.145 | 60 |
| 41 | S 15 | Older, non-mobile, urban, white collar, old housing | 2273708 | 2.650 | | 3217 | 1.561 | 0.141 | 59 |
| 42 | S 01 | Top income, highly educated, professionals, prestige homes | 1179999 | 1.375 | | 1639 | 0.796 | 0.139 | 58 |
| 43 | S 42 | Poorly educated, non-mobile, blue collar, rural south | 2459045 | 2.866 | | 3227 | 1.566 | 0.131 | 55 |
| 44 | S 14 | Retirees, apartments & condos, high home values & rents | 1322545 | 1.541 | | 1585 | 0.769 | 0.120 | 50 |
| 45 | S 20 | Group quarters: college dorms, hospitals, institutions | 563096 | 0.656 | | 614 | 0.298 | 0.109 | 45 |
| 46 | S 29 | Older, non-mobile, avg income, northeast urban ethnic areas | 2134687 | 2.488 | | 1689 | 0.820 | 0.079 | 33 |
| 47 | S 23 | Non-mobile married couples, old homes, farm areas | 1672988 | 1.950 | | 1179 | 0.572 | 0.070 | 29 |

EXHIBIT I

ClusterPlus_{sm}

Seventh Day Adventist
Total Believers
UNITED STATES



The top performing cluster is Cluster S 25 -- the twenty-fifth ranking cluster based upon socio-economic status. From Appendix I, we see that Cluster S 25 has the following demographic characteristics:

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Younger, Mobile, Fewer Children, Below Average
Income, Average Education, Apartment Dwellers

Cluster S 25 has a Penetration Index of 174, which indicates a concentration of Seventh Day Adventist Believer Households which is 1.74 times the average across the eight Seventh Day Adventist unions. Within the eight Seventh Day Adventist unions, there are 2,441,227 Estimated U.S. Census Households residing in BG/ED's designated as Cluster S 25.

The next best performing cluster is Cluster S 26, with a Penetration Index of 169. This cluster contains a concentration of Seventh Day Adventist Believer Households customers which is 69% greater than average. Cluster S 26 represents 1,788,774 Estimated U.S. Census Households within the eight unions of the Seventh Day Adventist organization.

Successive clusters can be read accordingly.

Twenty-two clusters each yielded performance levels which were average or above average -- Penetration Indices of 100 or more. These clusters are shaded in green in Exhibit I.

Cumulative cluster level results are presented in Table II. Each successive cluster's results are combined to the previous total, hence we can view the net results for any number of top performing clusters. Cumulatively, the twenty-two clusters, whose individual penetration indices were 100 or more, yielded a combined penetration index of 132. They represent 41,960,388 Estimated U.S. Census Households within the Seventh Day Adventist's eight unions.

The cumulative data from Table II can be used to determine the level of efficiency -- Cumulative Penetration Index -- at any depth of selection required from the Donnelley household database. This data is graphically depicted in Exhibit II. This data can be read two ways:

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1. Estimate the percentage of Estimated U.S. Census households available to deliver a desired efficiency level. If we wanted to work at an efficiency level 50% greater than average -- cumulative penetration index of 150 -- about 25% of the Estimated U.S. Census Households in the eight Seventh Day Adventist unions would be available -- about 20,179,095 households.
2. Estimate the efficiency level for a direct marketing program to be delivered to a required number of households. If the top 20% of the Donnelley households in the eight Seventh Day Adventist about 18 million households -- were selected for a direct marketing program, the expected efficiency level would be 151.

Hence, the Seventh Day Adventist have a methodology to employ which would result in a very efficient selection of its target audience for future organizational planning efforts.

Table III presents the penetration analysis summarized by the ten multi-factor cluster groups. G 10 is the multi-factor cluster group with the highest Penetration Index -- 117. This indicates performance only 17% times greater than average. This group accounts for 10% of the Seventh Day Adventist Membership.

Multi-factor cluster group G 10 can be described as:

Downscale, ethnic, urban apartment areas, old housing.

TABLE II
ClusterPlus Cumulative Customer List Analysis Report
Total Believers

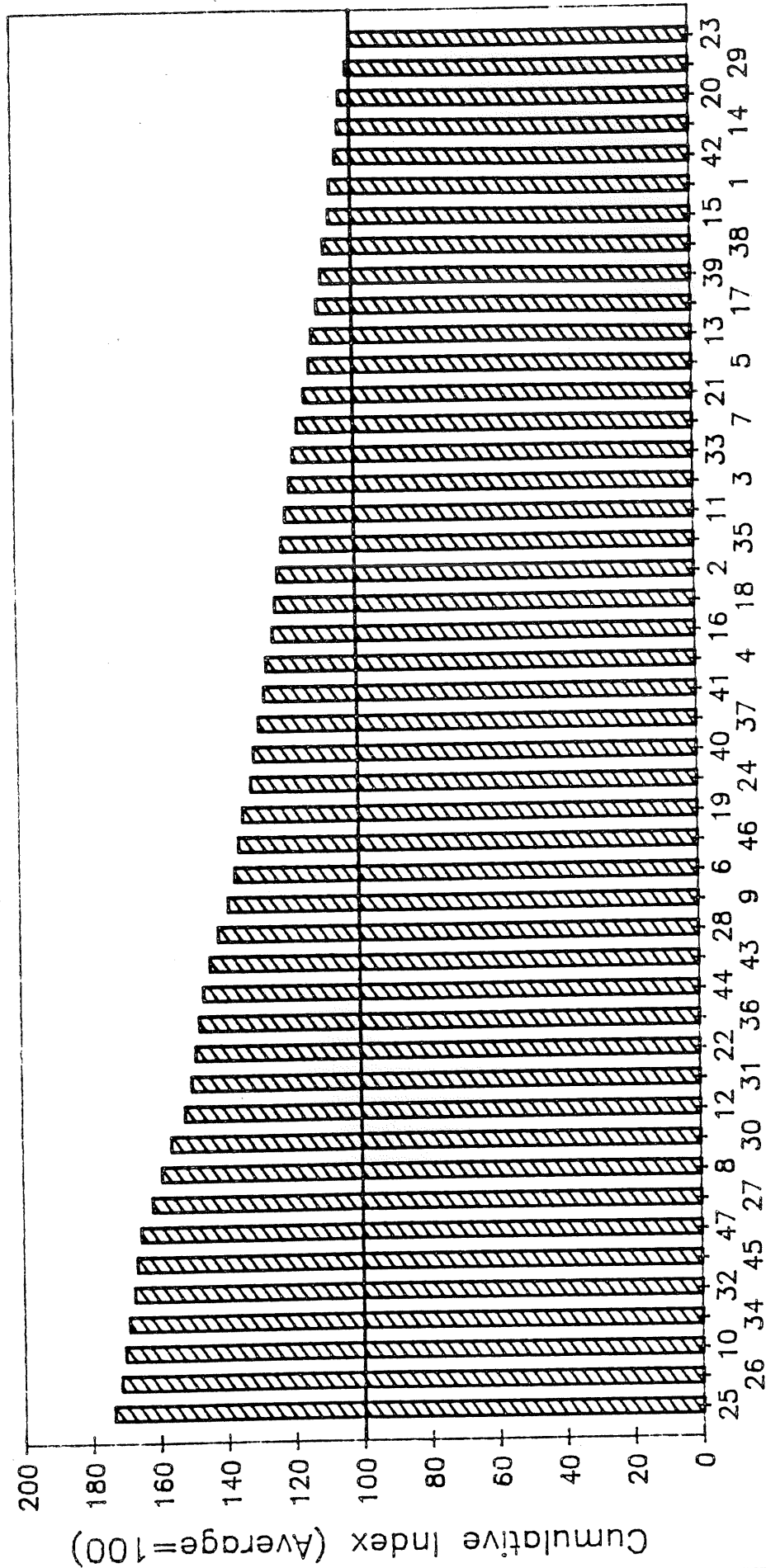
Company : Seventh Day Adventist
Base : UNITED STATES
Customers: Total Believers
Grouping : BG/ED Clusters
Ranking : Index

| Rank | Code | Base | % Base | Customers | % Cust | % Pen | Index | Base | % Base | Customers | % Cust | % Pen | Index |
|------|------|---------|--------|-----------|--------|-------|-------|----------|---------|-----------|---------|-------|-------|
| 1 | S 25 | 2441227 | 2.845 | 10171 | 4.937 | 0.417 | 174 | 2441227 | 2.845 | 10171 | 4.937 | 0.417 | 174 |
| 2 | S 26 | 1788774 | 2.085 | 7241 | 3.515 | 0.405 | 169 | 4230001 | 4.930 | 17412 | 8.451 | 0.412 | 172 |
| 3 | S 10 | 1274227 | 1.485 | 5115 | 2.483 | 0.401 | 167 | 5504228 | 6.415 | 22527 | 10.934 | 0.409 | 170 |
| 4 | S 34 | 1162546 | 1.355 | 4557 | 2.212 | 0.392 | 163 | 6666774 | 7.770 | 27084 | 13.146 | 0.406 | 169 |
| 5 | S 32 | 1258186 | 1.466 | 4800 | 2.330 | 0.382 | 159 | 7924960 | 9.236 | 31884 | 15.475 | 0.402 | 168 |
| 6 | S 45 | 1208903 | 1.409 | 4616 | 2.240 | 0.382 | 159 | 9133863 | 10.645 | 36500 | 17.716 | 0.400 | 167 |
| 7 | S 47 | 1150571 | 1.341 | 4280 | 2.077 | 0.372 | 155 | 10284434 | 11.986 | 40780 | 19.793 | 0.397 | 165 |
| 8 | S 27 | 1700356 | 1.982 | 5885 | 2.856 | 0.346 | 144 | 11984790 | 13.968 | 46665 | 22.650 | 0.389 | 162 |
| 9 | S 08 | 1670941 | 1.947 | 5485 | 2.662 | 0.328 | 137 | 13655731 | 15.915 | 52150 | 25.312 | 0.382 | 159 |
| 10 | S 30 | 1717933 | 2.002 | 5567 | 2.702 | 0.324 | 135 | 15373664 | 17.917 | 57717 | 28.014 | 0.375 | 156 |
| 11 | S 12 | 3045062 | 3.549 | 9527 | 4.624 | 0.313 | 130 | 18418726 | 21.466 | 67244 | 32.638 | 0.365 | 152 |
| 12 | S 31 | 1760369 | 2.052 | 5480 | 2.660 | 0.311 | 130 | 20179095 | 23.518 | 72724 | 35.298 | 0.360 | 150 |
| 13 | S 22 | 1452568 | 1.693 | 4414 | 2.142 | 0.304 | 127 | 21631663 | 25.211 | 77138 | 37.440 | 0.357 | 149 |
| 14 | S 36 | 1224592 | 1.427 | 3695 | 1.793 | 0.302 | 126 | 22856255 | 26.638 | 80833 | 39.234 | 0.354 | 148 |
| 15 | S 44 | 1371257 | 1.598 | 4100 | 1.990 | 0.299 | 125 | 24227512 | 28.236 | 84933 | 41.224 | 0.351 | 146 |
| 16 | S 43 | 2255780 | 2.629 | 6665 | 3.235 | 0.295 | 123 | 26483292 | 30.865 | 91598 | 44.459 | 0.346 | 144 |
| 17 | S 28 | 3202597 | 3.732 | 9402 | 4.563 | 0.294 | 122 | 29685889 | 34.597 | 101000 | 49.022 | 0.340 | 142 |
| 18 | S 09 | 3315781 | 3.864 | 8891 | 4.315 | 0.268 | 112 | 33001670 | 38.462 | 109891 | 53.337 | 0.333 | 139 |
| 19 | S 06 | 2369829 | 2.762 | 6248 | 3.033 | 0.264 | 110 | 35371499 | 41.224 | 116139 | 56.370 | 0.328 | 137 |
| 20 | S 46 | 1687011 | 1.966 | 4350 | 2.111 | 0.258 | 108 | 37058510 | 43.190 | 120489 | 58.481 | 0.325 | 135 |
| 21 | S 19 | 1642991 | 1.915 | 4103 | 1.991 | 0.250 | 104 | 38701501 | 45.105 | 124592 | 60.473 | 0.322 | 134 |
| 22 | S 24 | 3258887 | 3.798 | 7976 | 3.871 | 0.245 | 102 | 41960388 | 48.903 | 132568 | 64.344 | 0.316 | 132 |
| 23 | S 40 | 1121695 | 1.307 | 2565 | 1.245 | 0.229 | 95 | 43082083 | 50.210 | 135133 | 65.589 | 0.314 | 131 |
| 24 | S 37 | 1431920 | 1.669 | 3041 | 1.476 | 0.212 | 88 | 44514003 | 51.879 | 138174 | 67.065 | 0.310 | 129 |
| 25 | S 41 | 1870676 | 2.180 | 3919 | 1.902 | 0.209 | 87 | 46384679 | 54.059 | 142093 | 68.967 | 0.306 | 128 |
| 26 | S 04 | 1257517 | 1.466 | 2618 | 1.271 | 0.208 | 87 | 47642196 | 55.524 | 144711 | 70.238 | 0.304 | 127 |
| 27 | S 16 | 2537238 | 2.957 | 5272 | 2.559 | 0.208 | 87 | 50179434 | 58.481 | 149983 | 72.797 | 0.299 | 125 |
| 28 | S 18 | 1105173 | 1.288 | 2276 | 1.105 | 0.206 | 86 | 51284607 | 59.769 | 152259 | 75.901 | 0.297 | 124 |
| 29 | S 02 | 892722 | 1.040 | 1829 | 0.888 | 0.205 | 85 | 52177329 | 60.810 | 154088 | 74.789 | 0.295 | 123 |
| 30 | S 35 | 1736959 | 2.024 | 3557 | 1.726 | 0.205 | 85 | 53914288 | 62.834 | 157645 | 76.516 | 0.292 | 122 |
| 31 | S 11 | 2314425 | 2.697 | 4726 | 2.294 | 0.204 | 85 | 56228713 | 65.532 | 162371 | 78.809 | 0.289 | 120 |
| 32 | S 03 | 1496373 | 1.744 | 2807 | 1.362 | 0.188 | 78 | 57725086 | 67.276 | 165178 | 80.172 | 0.286 | 119 |
| 33 | S 33 | 1650445 | 1.924 | 3080 | 1.495 | 0.187 | 78 | 59375531 | 69.199 | 168258 | 81.667 | 0.283 | 118 |
| 34 | S 07 | 2360588 | 2.751 | 4400 | 2.136 | 0.186 | 78 | 61736119 | 71.950 | 172658 | 83.802 | 0.280 | 117 |
| 35 | S 21 | 3007616 | 3.505 | 5319 | 2.582 | 0.177 | 74 | 64743735 | 75.455 | 177977 | 86.384 | 0.275 | 115 |
| 36 | S 05 | 2112189 | 2.462 | 3529 | 1.713 | 0.167 | 70 | 66855924 | 77.917 | 181506 | 88.097 | 0.271 | 113 |
| 37 | S 13 | 1784814 | 2.080 | 2858 | 1.387 | 0.160 | 67 | 68640738 | 79.997 | 184364 | 89.484 | 0.269 | 112 |
| 38 | S 17 | 2296957 | 2.677 | 3610 | 1.752 | 0.157 | 65 | 70937695 | 82.674 | 187974 | 91.236 | 0.265 | 110 |
| 39 | S 39 | 2068941 | 2.411 | 3173 | 1.540 | 0.153 | 64 | 73006636 | 85.085 | 191147 | 92.776 | 0.262 | 109 |
| 40 | S 38 | 1191322 | 1.388 | 1733 | 0.841 | 0.145 | 60 | 74197958 | 86.474 | 192880 | 93.617 | 0.260 | 108 |
| 41 | S 15 | 2273708 | 2.650 | 3217 | 1.561 | 0.141 | 59 | 76471666 | 89.124 | 196097 | 95.179 | 0.256 | 107 |
| 42 | S 01 | 1179999 | 1.375 | 1639 | 0.796 | 0.139 | 58 | 77651665 | 90.499 | 197736 | 95.974 | 0.251 | 106 |
| 43 | S 42 | 2459045 | 2.866 | 3227 | 1.566 | 0.131 | 55 | 80110710 | 93.365 | 200963 | 97.541 | 0.249 | 104 |
| 44 | S 14 | 1322545 | 1.541 | 1585 | 0.769 | 0.120 | 50 | 81433255 | 94.906 | 202548 | 98.310 | 0.248 | 103 |
| 45 | S 20 | 563096 | 0.656 | 619 | 0.298 | 0.109 | 45 | 81996351 | 95.562 | 203162 | 98.608 | 0.243 | 101 |
| 46 | S 29 | 2134687 | 2.488 | 1689 | 0.820 | 0.079 | 33 | 84131038 | 98.050 | 204851 | 99.428 | 0.240 | 100 |
| 47 | S 23 | 1672988 | 1.950 | 1179 | 0.572 | 0.070 | 29 | 85804026 | 100.000 | 206030 | 100.000 | 0.240 | 100 |

EXHIBIT II

ClusterPlussm

Seventh Day Adventist
Total Believers
UNITED STATES



BG/ED Clusters

TABLE III

ClusterPlus Customer List Analysis Report
Total Believers

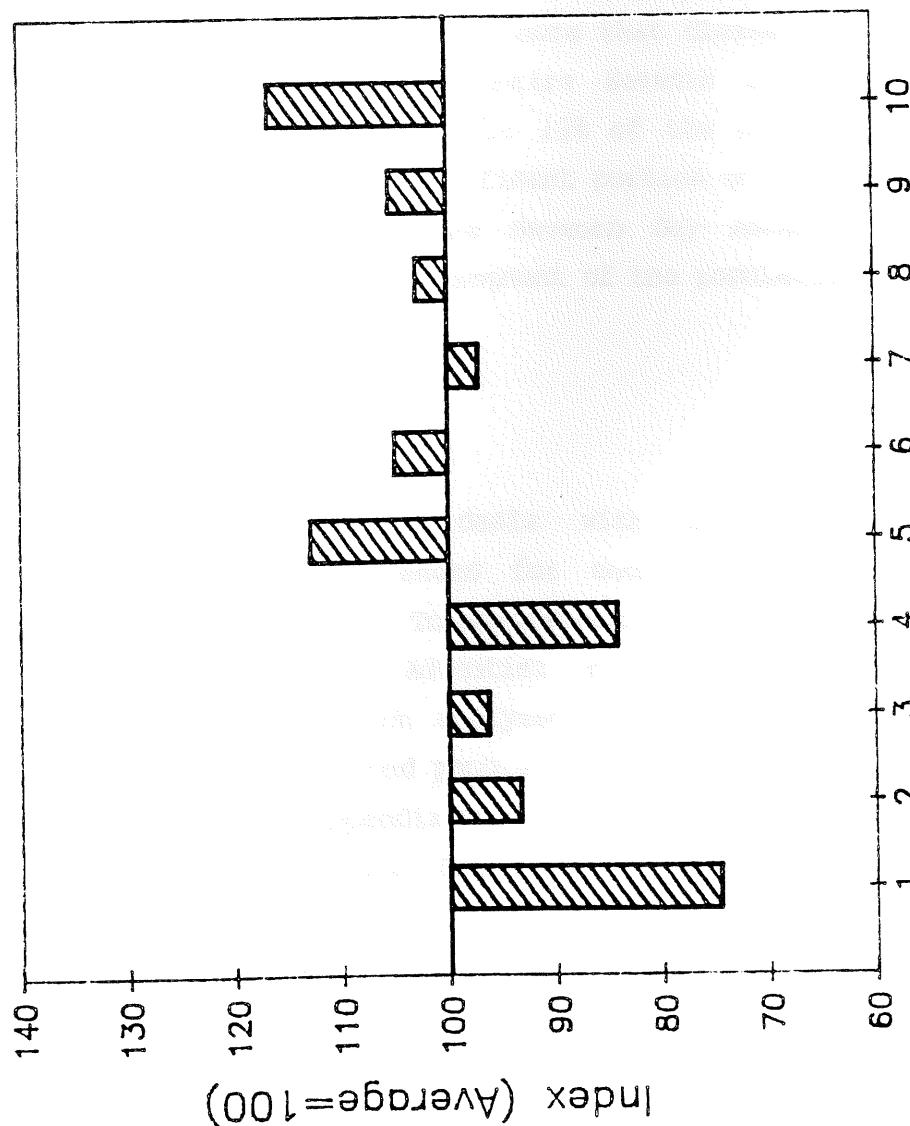
Company : Seventh Day Adventist
 Base : UNITED STATES
 Customers: Total Believers
 Grouping : BG/ED Multi-Factor Cluster Groups
 Ranking : Index

| Rank | Code | Description | Base | % Base | Customers | % Cust | % Pen | Index |
|--------|------|--|----------|---------|-----------|---------|-------|-------|
| Totals | | | 85804026 | 100.000 | 206030 | 100.000 | 0.240 | 100 |
| 1 | G 10 | Downscale, ethnic, urban apartment areas, old housing | 7730759 | 9.010 | 21644 | 10.505 | 0.280 | 117 |
| 2 | G 05 | Younger, mobile, above average income, children, new homes | 8163055 | 9.514 | 22154 | 10.753 | 0.271 | 113 |
| 3 | G 09 | Less educated, downscale, rural, families with children | 9465980 | 11.032 | 23935 | 11.617 | 0.253 | 105 |
| 4 | G 06 | Younger, mobile, below average income, singles, few children | 10297126 | 12.001 | 25928 | 12.585 | 0.252 | 105 |
| 5 | G 08 | Below average income, older, few children | 12113970 | 14.118 | 29877 | 14.501 | 0.247 | 103 |
| 6 | G 07 | Average income, blue collar families, rural areas | 12240069 | 14.265 | 28521 | 13.843 | 0.233 | 97 |
| 7 | G 03 | Above average income, homeowners, families with children | 8167444 | 9.519 | 18889 | 9.168 | 0.231 | 96 |
| 8 | G 02 | Urban, mobile professionals, few children | 4957360 | 5.778 | 11100 | 5.388 | 0.224 | 93 |
| 9 | G 04 | Above average income, older, white collar workers, old homes | 5729463 | 6.677 | 11560 | 5.611 | 0.202 | 84 |
| 10 | G 01 | Well educated, affluent suburban professionals | 6938800 | 8.087 | 12422 | 6.029 | 0.179 | 75 |

Exhibit III displays a bar chart which illustrates the penetration index of each multi-factor cluster group -- groups with performance above average are shaded in green; groups with below-average performance are shaded in red. Exhibit III also displays a pie chart showing the percent of Seventh Day Adventist Membership customers in each multi-factor cluster group.

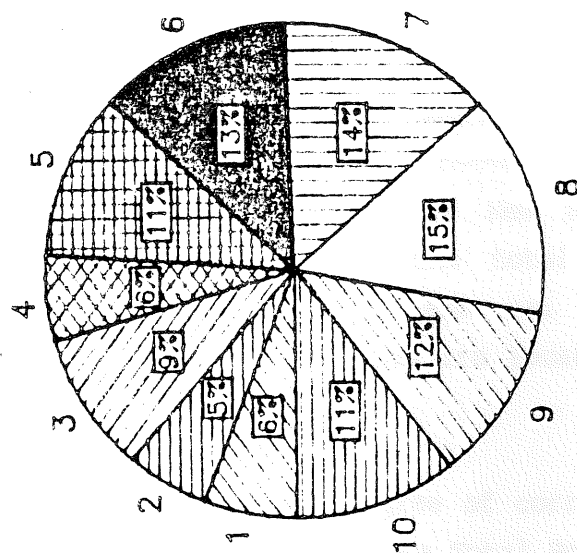
ClusterPlus_{sm}

Seventh Day Adventist
Total Believers
UNITED STATES



BG/ED Multi-Factor Cluster Groups

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Percent of Customers

New Believers

To address concerns of a changing membership base, a separate set of analyses were produced to include only the more recent additions to the Seventh Day Adventist membership, designated as New Believers. The methodology used to analyze this subset of the total membership is identical to that of the previous analysis and can be interpreted accordingly. The tables and supporting graphics are located in Appendix III.

Exhibit VII of Appendix III shows the high degree of correlation between the New Believers cluster profile and that of the Total Believers. Note, however, that Clusters S 36 and S 46 exhibit a much greater Penetration Index for the New Believers (384 and 379, respectively) than was found for the Total Believer analysis (126 and 108, respectively). This difference becomes even more evident when we note that Clusters S 36 and S 46 represented only about 4% of the entire Seventh Day Adventist membership base, yet they account for almost 13% of the New Believers. Given that these clusters represent a significant portion of the Hispanic neighborhoods, one may conclude that the Seventh Day Adventist have recently made significant inroads in this segment of the population.

Product Correlation Summary

The final question in this study deals with consumer product preferences. General product preferences for each of the 47 BG/ED Clusters are located in Appendix IV. To specifically address this issue in relation to the Seventh Day Adventist membership, a product correlation summary was produced which analyzed the correlation between the purchasing patterns of the selected population and the products being scanned. Table VII and VIII of Appendix V provide the results of these analyses of both New Believers and Total Believers.

It is important to remember that the correlation coefficient that is calculated is based on the behavior of entire clusters, not individuals.

Thus if one cluster has a high index for both products, and another has a low index for both products, this will tend to produce a high correlation. Such a pattern could be produced if all the people within a cluster liked both products equally, or if some liked one product while others liked the other. In either case, the calculated correlation coefficient would be the same.

The objective of this study was to provide a methodology through which the Seventh Day Adventist can identify the lifestyle cluster profile of its membership base. The results of our analyses show the ClusterPlussm Marketing System to provide a high level of discrimination, thus an effective segmentation system for directing programs of the Seventh Day Adventist in a most efficient manner.

Specifically this methodology can provide:

- . Better understanding the market profile of the Adventist "member in good standing";
- . Better understanding the market profile of the Adventist "new member group";
- . Better understanding the membership growth opportunities in each of the eight Church regions;
- . Better targeting of current and prospective members via direct mail, telemarketing, door-to-door canvassing;
- . Better design of appeals directed to specific qualified current and prospective Church member market segments;
- . Better identification of broadcast markets for placement of specific programming events.

Based upon these findings, we feel confident that this ClusterPlussm study is an effective and actionable information resource.

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438-440
CH 1.1.1

APPENDIX I

BG/ED CLUSTER DEFINITIONS

CH 1.1.1

CH 1.1.1

Cluster Code Demographic Characteristics

- S 01 Highest SESI, Highest Income, Prime Real Estate Areas, Highly Educated, Professionally Employed, Low Mobility, Homeowners, Children in Private Schools
- S 02 Very High Income, New Homes and Condominiums, Prime Real Estate Areas, Highly Mobile, Well Educated, Professionally Employed, Homeowners, Families with Children
- S 03 High Income, High Home Values, New Homes, Highly Mobile, Younger, Well Educated, Professionally Employed, Homeowners, Married Couples, High Incidence of Children, Larger Families
- S 04 High Income, High Home Values, Well Educated, Professionally Employed, Married Couples, Larger Families, Highest Incidence of Teenagers, Homeowners, Homes Built in 60's
- S 05 High Income, High Home Values, Well Educated, Professionally Employed, Low Mobility, Homeowners, Homes Built in 50's and 60's
- S 06 Highest Incidence of Children, Large Families, New Homes, Highly Mobile, Younger, Married Couples, Above Average Income and Education, Homeowners
- S 07 Apartments and Condominiums, High Rent, Above Average Income, Well Educated, Professionally Employed, Mobile, Singles, Few Children, Urban Areas
- S 08 Above Average Income, Above Average Education, Older, Fewer Children, White Collar Workers
- S 09 Above Average Income, Average Education, Households with Two or More Workers, Homes Built in 60's and 70's
- S 10 Well Educated, Average Income, Professionally Employed, Younger, Mobile, Apartment Dwellers, Above Average Rents
- S 11 Above Average Income, Average Education, Families with Children, High Incidence of Teenagers, Homeowners, Homes Built in 60's, Small Towns

Cluster Code Demographic Characteristics

- S 12 Highly Mobile, Young, Working Couples, Young Children, New Homes, Above Average Income and Education, White Collar Workers
- S 13 Older, Fewer Children, Above Average Income, Average Education, White Collar Workers, Homeowners, Homes Built in 50's, Very Low Mobility, Small Towns
- S 14 Retirees, Condominiums and Apartments, Few Children, Above Average Income and Education, Professionally Employed, High Home Values and Rents, Urban Areas
- S 15 Older, Very Low Mobility, Fewer Children, Above Average Income and Education, White Collar Workers, Old Housing, Urban Areas
- S 16 Working Couples, Very Low Mobility, Above Average Income, Average Education, Homeowners, Homes Built in 50's, Urban Areas
- S 17 Very Young, Below Average Income, Well Educated, Professionally Employed, Highly Mobile, Singles, Few Children, Apartment Dwellers, High Rent Areas
- S 18 High Incidence of Children, Larger Families, Above Average Income, Average Education, Working Couples, Homeowners
- S 19 High Incidence of Children, Larger Families, Above Average Income, Average Education, Younger, Married Couples, Homeowners, Homes Built in 60's and 70's, Primarily Rural Areas
- S 20 Areas with High Proportion of Group Quarters Population, Sub-divisions Available Including College Dormitories, Homes for the Aged, Mental Hospitals and Prisons
- S 21 Average Income and Education, Blue Collar Workers, Families with Children, Homeowners, Lower Home Values, Rural Areas
- S 22 Below Average Income and Education, Older, Fewer Children, Single Family Homes, Primarily in the South

Cluster Code Demographic Characteristics

- S 23 Below Average Income, Average Education, Low Mobility, Married Couples, Old Homes, Farm Areas, North Central Region
- S 24 Highly Mobile, Young, Few Children, Low Income, Average Education, Ethnic Mix, Singles, Apartments, Urban Areas
- S 25 Younger, Mobile, Fewer Children, Below Average Income, Average Education, Apartment Dwellers
- S 26 Older, Mobile, Fewer Children, Below Average Income, Average Education, Mobile Homes, Retirees, Higher Vacancy Rates, Primarily Rural Areas
- S 27 Average Income and Education, Single Family Homes, Lower Home Values, Homes Built in 50's and 60's
- S 28 Below Average Income, Less Educated, Younger, Mobile, High Incidence of Children, Mobile Homes, Primarily Rural Areas
- S 29 Older, Low Mobility, High Proportion of Foreign Languages, Average Income, Below Average Education, Old Homes and Apartments, Urban Areas, Northeast Region
- S 30 Low Income, Poorly Educated, Higher Vacancy Rates, Families with One Worker, Farms, Rural Areas
- S 31 Older, Fewer Children, Low Income, Less Educated, Low Mobility, Retirees, Old Single Family Homes
- S 32 Old, Few Children, Low Income, Below Average Education, One-Person Households, Retirees
- S 33 Below Average Income, Less Educated, Blue Collar Workers, Manufacturing Plants, Homes Built in 50's and 60's, Very Low Mobility, Low Home Values
- S 34 Older, Below Average Income, Average Education, Blue Collar Workers, Low Mobility, Rural Areas

| Cluster Code | Demographic Characteristics |
|--------------|--|
| S 35 | Old Housing, Low Income, Average Education, Younger, Mobile, Fewer Children, Apartment Dwellers, Small Towns |
| S 36 | Average Income, Less Educated, Blue Collar Workers, Hispanic, Families with Children |
| S 37 | Average Income, Below Average Education, Blue Collar Workers, Manufacturing Areas, High Unemployment, Primarily in the North Central |
| S 38 | Old, Lowest Incidence of Children, Very Low Income, Less Educated, Apartment Dwellers, One-Person Households, Retirees, Urban Areas |
| S 39 | Older, Very Low Mobility, Very Old Housing, Below Average Income and Education, Blue Collar Workers, Manufacturing Areas |
| S 40 | Older, Very Low Income, less Educated, One-Person Households, Retirees, Few Children, Old Homes and Apartments |
| S 41 | Below Average Income, Less Educated, Blue Collar Workers, Manufacturing Plants, High Unemployment, Rural Areas |
| S 42 | Low Income, Poorly Educated, Low Mobility, Blue Collar Workers, Manufacturing Plants, Rural South |
| S 43 | Southern Blacks, Families with Children, Single Family Homes, Low Mobility, Low Income, Less Educated, Unskilled, High Unemployment |
| S 44 | Urban Blacks, Very Low Income, Less Educated, High Unemployment, Singles, Mobile, Apartment Dwellers, Large Metro Areas |
| S 45 | Urban Blacks, Very Low Income, Less Educated, Unskilled, High Unemployment, Old Housing |
| S 46 | Poorly Educated, Very Low Income, Hispanic, Families with Children, Apartment Dwellers, Unskilled, High Unemployment |
| S 47 | Lowest SESI, Urban Blacks, Very Low Income, Less Educated, Unskilled, Very High Unemployment, High Incidence of Female Householders with Children, Old Housing |

MULTI-FACTOR CLUSTER GROUP DEFINITIONS

| Group Code | Description |
|------------|--|
| G 01 | Well Educated, Affluent, Suburban Professionals Clusters: S 01; S 02; S 03; S 04; S 05 |
| G 02 | Urban, Mobile, Professionals, Few Children Clusters: S 07; S 10; S 14 |
| G 03 | Above Average income, Homeowners, Families with Children Clusters: S 09; S 11; S 16 |
| G 04 | Above Average Income, Older, White Collar Workers, Few Children, Old Homes Clusters: S 08; S 13; S 15 |
| G 05 | Younger, Mobile, Above Average Income, Families with Children, New Homes Clusters: S 06; S 12; S 18; S 19 |
| G 06 | Younger, Mobile, Below Average Income, Singles, Few Children Clusters: S 17; S 20; S 24; S 25; S 35 |
| G 07 | Average Income, Blue Collar Families, Rural Areas Clusters: S 21; S 23; S 27; S 28; S 36; S 37 |
| G 08 | Below Average Income, Older, Few Children Clusters: S 22; S 26; S 29; S 31; S 32; S 33; S 39 |
| G 09 | Less Educated, Downscale, Rural, Families with Children Clusters: S 30; S 34; S 41; S 42; S 43 |
| G 10 | Downscale, Ethnic, Urban Apartment Areas, Old Housing Clusters: S 38; S 40; S 44; S 45; S 46; S 47 |

APPENDIX II

SOCIO-ECONOMIC STATUS INDICATOR (SESI)

SOCIO-ECONOMIC STATUS INDICATOR SESI

SESI, Donnelley's Proprietary Socio-Economic Status Indicator, describes areas on the basis of their relative standing on the socio-economic continuum.

SESI scores, which range from 0 to 99, have been developed for a wide variety of geographic areas including all Block Groups and Enumeration Districts, Tracts and Minor Civil Divisions as well as ZIP codes. The SESI methodology centers around the decile conversion and summation of selected 1980 Census demographics, and proprietary updates reflecting five key socio-economic dimensions: Income, Education, Occupation, Ownership and Environment.

The individual demographics applied to development SESI were derived through a multivariate analysis of Donnelley's 1980 Census Composite File containing more than 1,500 variables. Demographics were evaluated based on the degree to which they reflected a specific socio-economic dimension. Some of the demographics are positively correlated with a given dimension, while others are negatively correlated with that dimension. For example, the Income dimension includes an affluence indicator, households earning \$50,000 or more, as well as a poverty indicator, households earning \$7,500 or less.

In the scoring procedure, each demographic is converted to its decile equivalent, a value ranging from 0 to 9. The decile values are then summed within each dimension in order to develop a combined score for that dimension. Then, the combined scores for each dimension are weighted and summed to form a single composite score. This composite value is then rescaled to yield a Socio-Economic Status Indicator ranging from 0 to 99.

The five dimensions taken together provide an excellent measurement of socio-economic status. High values associated with every dimension yield very high SESI scores, while low values associated with every dimension yield very low SESI scores. And for the many neighborhoods which have a combination of high and low values, the resultant SESI score will reflect the interaction of the five dimensional components. Thus, a neighborhood could then be assigned a relatively high or low score, or a score that falls somewhere in the mid-range along the socio-economic continuum.

SESI provides the user with enhanced profiling and targeted marketing capabilities at various levels of geography. Utilizing SESI, one can draw inferences regarding household attitudes, spending patterns, and product behavior.

APPENDIX III

NEW BELIEVERS ANALYSIS

TABLE IV
ClusterPlus Customer List Analysis Report
New Believers

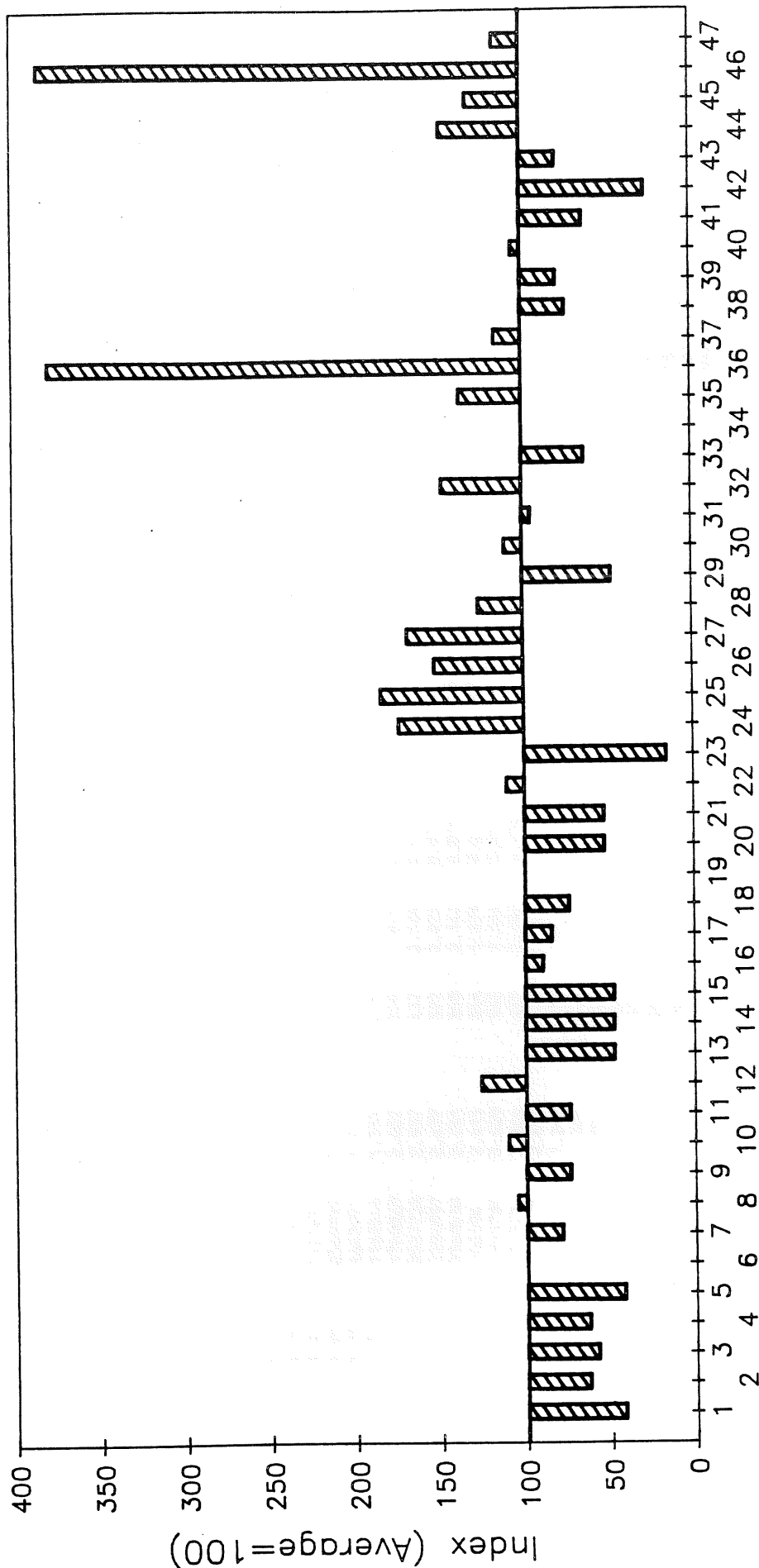
Company : Seventh Day Adventist
Base : UNITED STATES
Customers : New Believers
Grouping : BG/ED Clusters
Ranking : Index

| Rank | Code | Description | Totals | Base | % Base | Customers | % Cust | % Pen | Index |
|------|------|--|----------|---------|---------|-----------|---------|-------|-------|
| 1 | S 46 | Unskilled, Hispanic families with children, apartments | 85804026 | 100.000 | 100.000 | 16716 | 100.000 | 0.019 | 100 |
| 2 | S 36 | Avg income, Hispanic families with children | 1687011 | 1.966 | 7.412 | 1239 | 7.412 | 0.073 | 384 |
| 3 | S 25 | Young, below average income, apartment dwellers | 1224592 | 1.427 | 5.294 | 885 | 5.294 | 0.072 | 379 |
| 4 | S 24 | Young mobile singles, urban, ethnic, low income, apartments | 2441227 | 2.845 | 5.115 | 855 | 5.115 | 0.035 | 184 |
| 5 | S 27 | Lower valued single family, homes built in 50s & 60s | 3258887 | 3.798 | 6.515 | 1089 | 6.515 | 0.033 | 174 |
| 6 | S 26 | Below avg income, retirees, mobile homes, fewer children | 1700356 | 1.982 | 3.207 | 536 | 3.207 | 0.032 | 168 |
| 7 | S 32 | Old, low income, singles, retirees, few children | 1788774 | 2.085 | 3.099 | 518 | 3.099 | 0.029 | 153 |
| 8 | S 44 | Urban blacks, singles, large metro areas | 1258186 | 1.466 | 2.118 | 354 | 2.118 | 0.028 | 147 |
| 9 | S 35 | Young, mobile, avg educated, old homes & apartments | 1371257 | 1.598 | 2.279 | 381 | 2.279 | 0.028 | 147 |
| 10 | S 45 | Unskilled urban blacks, old housing | 1736959 | 2.024 | 2.698 | 451 | 2.698 | 0.026 | 137 |
| 11 | S 12 | Young mobile working couples, young children, new homes | 1208903 | 1.409 | 1.777 | 297 | 1.777 | 0.025 | 132 |
| 12 | S 28 | Younger mobile families, children, mobile homes | 3045062 | 3.549 | 4.439 | 742 | 4.439 | 0.024 | 126 |
| 13 | S 37 | Average income, blue collar, primarily north central region | 3202597 | 3.732 | 4.660 | 779 | 4.660 | 0.024 | 126 |
| 14 | S 47 | Unemployed, urban areas, black females with children | 1431920 | 1.669 | 1.908 | 319 | 1.908 | 0.022 | 116 |
| 15 | S 10 | Well educated, young singles, apartments, professionals | 1150571 | 1.341 | 1.525 | 255 | 1.525 | 0.022 | 116 |
| 16 | S 22 | Older, fewer children, single family homes | 1274227 | 1.485 | 1.585 | 265 | 1.585 | 0.021 | 111 |
| 17 | S 30 | Poorly educated, low income, farm families, rural areas | 1452568 | 1.693 | 1.860 | 311 | 1.860 | 0.021 | 111 |
| 18 | S 08 | Older, fewer children, white collar workers | 1717933 | 2.002 | 2.148 | 359 | 2.148 | 0.021 | 111 |
| 19 | S 40 | Older, singles, retirees, old homes & apartments | 1670941 | 1.947 | 2.022 | 338 | 2.022 | 0.020 | 105 |
| 20 | S 06 | Younger mobile large families, children, new homes | 1121695 | 1.307 | 1.340 | 224 | 1.340 | 0.020 | 105 |
| 21 | S 19 | Younger, married homeowners, larger families, children | 2369829 | 2.762 | 2.764 | 462 | 2.764 | 0.019 | 100 |
| 22 | S 34 | Older, avg educated, rural, non-mobile blue collar workers | 1642991 | 1.915 | 1.825 | 305 | 1.825 | 0.019 | 100 |
| 23 | S 31 | Older, non-mobile, low income, retirees, old housing | 1162546 | 1.355 | 1.304 | 218 | 1.304 | 0.019 | 100 |
| 24 | S 16 | Non-mobile working couples, older homes, urban areas | 1760369 | 2.052 | 1.849 | 309 | 1.849 | 0.018 | 95 |
| 25 | S 17 | Well educated, young, mobile, singles, apartment dwellers | 2537238 | 2.957 | 2.584 | 432 | 2.584 | 0.017 | 89 |
| 26 | S 07 | Apartments & condos, high rent, professionals, singles | 2296957 | 2.677 | 2.225 | 372 | 2.225 | 0.016 | 84 |
| 27 | S 39 | Older, non-mobile, blue collar, very old housing | 2360588 | 2.751 | 2.142 | 358 | 2.142 | 0.015 | 79 |
| 28 | S 43 | Unskilled southern blacks, families with children | 2068941 | 2.411 | 1.878 | 314 | 1.878 | 0.015 | 79 |
| 29 | S 09 | Average education, two incomes, homes built in 60s & 70s | 2255780 | 2.629 | 2.064 | 345 | 2.064 | 0.015 | 79 |
| 30 | S 11 | Average educated homeowners, teenagers, homes built in 60s | 3315781 | 3.864 | 2.686 | 449 | 2.686 | 0.014 | 74 |
| 31 | S 18 | Working couples, children, larger families, homeowners | 2314425 | 2.697 | 1.938 | 324 | 1.938 | 0.014 | 74 |
| 32 | S 38 | Old, low income, retirees, urban apartment areas | 1105173 | 1.288 | 0.915 | 153 | 0.915 | 0.014 | 74 |
| 33 | S 02 | Well educated, mobile professionals, new homes & condos | 1191322 | 1.388 | 0.987 | 165 | 0.987 | 0.014 | 74 |
| 34 | S 04 | Mature professionals, larger families, teenagers | 892722 | 1.040 | 0.652 | 109 | 0.652 | 0.012 | 63 |
| 35 | S 33 | Non-mobile blue collar workers, low home values, older homes | 1257517 | 1.466 | 0.867 | 145 | 0.867 | 0.012 | 63 |
| 36 | S 41 | Blue collar workers, rural, manufacturing areas | 1650445 | 1.924 | 1.161 | 194 | 1.161 | 0.012 | 63 |
| 37 | S 03 | Younger mobile professionals, homeowners, children | 1870676 | 2.180 | 1.352 | 226 | 1.352 | 0.012 | 63 |
| 38 | S 20 | Group quarters: college dorms, hospitals, institutions | 1496373 | 1.744 | 0.957 | 160 | 0.957 | 0.011 | 58 |
| 39 | S 21 | Blue collar workers, children, homeowners, rural areas | 563096 | 0.656 | 0.329 | 55 | 0.329 | 0.010 | 53 |
| 40 | S 13 | Older non-mobile homeowners, fewer children, older homes | 3007616 | 3.505 | 1.747 | 292 | 1.747 | 0.010 | 53 |
| 41 | S 14 | Retirees, apartments & condos, high home values & rents | 1784814 | 2.080 | 0.975 | 163 | 0.975 | 0.009 | 47 |
| 42 | S 15 | Older, non-mobile, urban, white collar, old housing | 1322545 | 1.541 | 0.694 | 116 | 0.694 | 0.009 | 47 |
| 43 | S 29 | Older, non-mobile, avg income, northeast urban ethnic areas | 2273708 | 2.650 | 1.238 | 207 | 1.238 | 0.009 | 47 |
| 44 | S 01 | Top income, highly educated, professionals, prestige homes | 2134687 | 2.488 | 0.538 | 199 | 0.538 | 0.009 | 47 |
| 45 | S 05 | Non-mobile professionals, established communities | 1179999 | 1.375 | 0.103 | 90 | 0.103 | 0.008 | 42 |
| 46 | S 42 | Poorly educated, non-mobile, blue collar, rural south | 2112189 | 2.462 | 0.766 | 171 | 0.766 | 0.008 | 42 |
| 47 | S 23 | Non-mobile married couples, old homes, farm areas | 2459045 | 2.866 | 0.347 | 128 | 0.347 | 0.005 | 26 |
| | | | 1672988 | 1.950 | | 58 | | 0.003 | 16 |

EXHIBIT IV

ClusterPlussm

Seventh Day Adventist
New Believers
UNITED STATES



BG/ED Clusters

TABLE V
ClusterPlus Cumulative Customer List Analysis Report
New Believers

Company : Seventh Day Adventist
Base : UNITED STATES
Customers: New Believers
Grouping : BG/ED Clusters
Ranking : Index

| Rank | Code | Base | % Base | Customers | % Cust | % Pen | Index | Base | % Base | Customers | % Cust | % Pen | Index |
|------|------|---------|--------|-----------|--------|-------|-------|----------|---------|-----------|---------|-------|-------|
| 1 | S 46 | 1687011 | 1.966 | 1239 | 7.412 | 0.073 | 384 | 1687011 | 1.966 | 1239 | 7.412 | 0.073 | 384 |
| 2 | S 36 | 1224592 | 1.427 | 885 | 5.294 | 0.072 | 379 | 2911603 | 3.393 | 2124 | 12.706 | 0.073 | 384 |
| 3 | S 25 | 2441227 | 2.845 | 855 | 5.115 | 0.035 | 184 | 5352830 | 6.238 | 2979 | 17.821 | 0.056 | 295 |
| 4 | S 24 | 3258887 | 3.798 | 1089 | 6.515 | 0.033 | 174 | 8611717 | 10.036 | 4068 | 24.336 | 0.047 | 247 |
| 5 | S 27 | 1700356 | 1.982 | 536 | 3.207 | 0.032 | 168 | 10312073 | 12.018 | 4604 | 27.542 | 0.045 | 237 |
| 6 | S 26 | 1788774 | 2.085 | 518 | 3.099 | 0.029 | 153 | 12100847 | 14.103 | 5122 | 30.641 | 0.042 | 221 |
| 7 | S 32 | 1258186 | 1.466 | 354 | 2.118 | 0.028 | 147 | 13359033 | 15.569 | 5476 | 32.759 | 0.041 | 216 |
| 8 | S 44 | 1371257 | 1.598 | 381 | 2.279 | 0.028 | 147 | 14730290 | 17.167 | 5857 | 35.038 | 0.040 | 211 |
| 9 | S 35 | 1736959 | 2.024 | 451 | 2.698 | 0.026 | 137 | 16467249 | 19.192 | 6308 | 37.736 | 0.038 | 200 |
| 10 | S 45 | 1208903 | 1.409 | 297 | 1.777 | 0.025 | 132 | 17676152 | 20.601 | 6605 | 39.513 | 0.037 | 195 |
| 11 | S 12 | 3045062 | 3.549 | 742 | 4.439 | 0.024 | 126 | 20721214 | 24.149 | 7347 | 43.952 | 0.035 | 184 |
| 12 | S 28 | 3202597 | 3.732 | 779 | 4.660 | 0.024 | 126 | 23923811 | 27.882 | 8126 | 48.612 | 0.034 | 179 |
| 13 | S 37 | 1431920 | 1.669 | 319 | 1.908 | 0.022 | 116 | 25355731 | 29.551 | 8445 | 50.520 | 0.033 | 174 |
| 14 | S 47 | 1150571 | 1.341 | 255 | 1.525 | 0.022 | 116 | 26506302 | 30.892 | 8700 | 52.046 | 0.033 | 174 |
| 15 | S 10 | 1274227 | 1.485 | 265 | 1.585 | 0.021 | 111 | 27780529 | 32.377 | 8965 | 53.631 | 0.032 | 168 |
| 16 | S 22 | 1452568 | 1.693 | 311 | 1.860 | 0.021 | 111 | 29233097 | 34.070 | 9276 | 55.492 | 0.032 | 168 |
| 17 | S 30 | 1717933 | 2.002 | 359 | 2.148 | 0.021 | 111 | 30951030 | 36.072 | 9635 | 57.639 | 0.031 | 163 |
| 18 | S 08 | 1670941 | 1.947 | 338 | 2.022 | 0.020 | 105 | 32621971 | 38.019 | 9973 | 59.661 | 0.031 | 163 |
| 19 | S 40 | 1121695 | 1.307 | 224 | 1.340 | 0.020 | 105 | 33743666 | 39.326 | 10197 | 61.001 | 0.030 | 158 |
| 20 | S 06 | 2369829 | 2.762 | 462 | 2.764 | 0.019 | 100 | 33756486 | 42.088 | 10659 | 63.765 | 0.030 | 158 |
| 21 | S 19 | 1642991 | 1.915 | 305 | 1.825 | 0.019 | 100 | 36113495 | 44.003 | 10964 | 65.590 | 0.029 | 153 |
| 22 | S 34 | 1162546 | 1.355 | 218 | 1.304 | 0.019 | 100 | 38919032 | 45.358 | 11182 | 66.894 | 0.029 | 153 |
| 23 | S 31 | 1760369 | 2.052 | 309 | 1.849 | 0.018 | 95 | 40679401 | 47.410 | 11491 | 68.743 | 0.028 | 147 |
| 24 | S 16 | 2537238 | 2.957 | 432 | 2.584 | 0.017 | 89 | 43216639 | 50.367 | 11923 | 71.327 | 0.028 | 147 |
| 25 | S 17 | 2296957 | 2.677 | 372 | 2.225 | 0.016 | 84 | 45513596 | 53.044 | 12295 | 73.552 | 0.027 | 142 |
| 26 | S 07 | 2360588 | 2.751 | 358 | 2.142 | 0.015 | 79 | 47874184 | 55.795 | 12653 | 75.694 | 0.026 | 137 |
| 27 | S 39 | 2068941 | 2.411 | 314 | 1.878 | 0.015 | 79 | 49943125 | 58.206 | 12967 | 77.572 | 0.026 | 137 |
| 28 | S 43 | 2255780 | 2.629 | 345 | 2.064 | 0.015 | 79 | 52198905 | 60.835 | 13312 | 79.636 | 0.026 | 137 |
| 29 | S 09 | 3315781 | 3.864 | 449 | 2.686 | 0.014 | 74 | 55514686 | 64.699 | 13761 | 82.322 | 0.025 | 132 |
| 30 | S 11 | 2314425 | 2.697 | 324 | 1.938 | 0.014 | 74 | 57829111 | 67.397 | 14085 | 84.261 | 0.024 | 126 |
| 31 | S 18 | 1105173 | 1.288 | 153 | 0.915 | 0.014 | 74 | 58934284 | 68.685 | 14238 | 85.176 | 0.024 | 126 |
| 32 | S 38 | 1191322 | 1.388 | 165 | 0.987 | 0.014 | 74 | 60125606 | 70.073 | 14403 | 86.163 | 0.024 | 126 |
| 33 | S 02 | 892722 | 1.040 | 109 | 0.852 | 0.012 | 63 | 61018328 | 71.114 | 14512 | 86.815 | 0.024 | 126 |
| 34 | S 04 | 1257517 | 1.466 | 145 | 0.867 | 0.012 | 63 | 62275845 | 72.579 | 14657 | 87.682 | 0.024 | 126 |
| 35 | S 33 | 1650445 | 1.924 | 194 | 1.161 | 0.012 | 63 | 63926290 | 74.503 | 14851 | 88.843 | 0.023 | 121 |
| 36 | S 41 | 1870676 | 2.180 | 226 | 1.352 | 0.012 | 63 | 65796966 | 76.683 | 15077 | 90.195 | 0.023 | 121 |
| 37 | S 03 | 1496373 | 1.744 | 160 | 0.957 | 0.011 | 53 | 67293339 | 78.427 | 15237 | 91.152 | 0.023 | 121 |
| 38 | S 20 | 563096 | 0.656 | 55 | 0.329 | 0.010 | 53 | 67856435 | 79.083 | 15292 | 91.481 | 0.023 | 121 |
| 39 | S 21 | 3007616 | 3.505 | 292 | 1.747 | 0.010 | 53 | 70864051 | 82.588 | 15584 | 93.228 | 0.022 | 116 |
| 40 | S 13 | 1784814 | 2.080 | 163 | 0.975 | 0.009 | 47 | 72648865 | 84.668 | 15747 | 94.203 | 0.022 | 116 |
| 41 | S 14 | 1322545 | 1.541 | 116 | 0.694 | 0.009 | 47 | 73971410 | 86.210 | 15863 | 94.897 | 0.021 | 111 |
| 42 | S 15 | 2273708 | 2.650 | 207 | 1.238 | 0.009 | 47 | 76245118 | 88.860 | 16070 | 96.135 | 0.021 | 111 |
| 43 | S 29 | 2134687 | 2.488 | 199 | 1.190 | 0.009 | 47 | 78379805 | 91.347 | 16269 | 97.326 | 0.021 | 111 |
| 44 | S 01 | 1179999 | 1.375 | 90 | 0.538 | 0.008 | 42 | 79559804 | 92.723 | 16359 | 97.864 | 0.021 | 111 |
| 45 | S 05 | 2112189 | 2.462 | 171 | 1.023 | 0.008 | 42 | 81671993 | 95.184 | 16530 | 98.887 | 0.020 | 105 |
| 46 | S 42 | 2459045 | 2.866 | 128 | 0.766 | 0.005 | 26 | 84131038 | 98.050 | 16558 | 99.653 | 0.020 | 105 |
| 47 | S 23 | 1672988 | 1.950 | 58 | 0.347 | 0.003 | 16 | 85804026 | 100.000 | 16716 | 100.000 | 0.019 | 100 |

ClusterPlussm

Seventh Day Adventist
New Believers
UNITED STATES

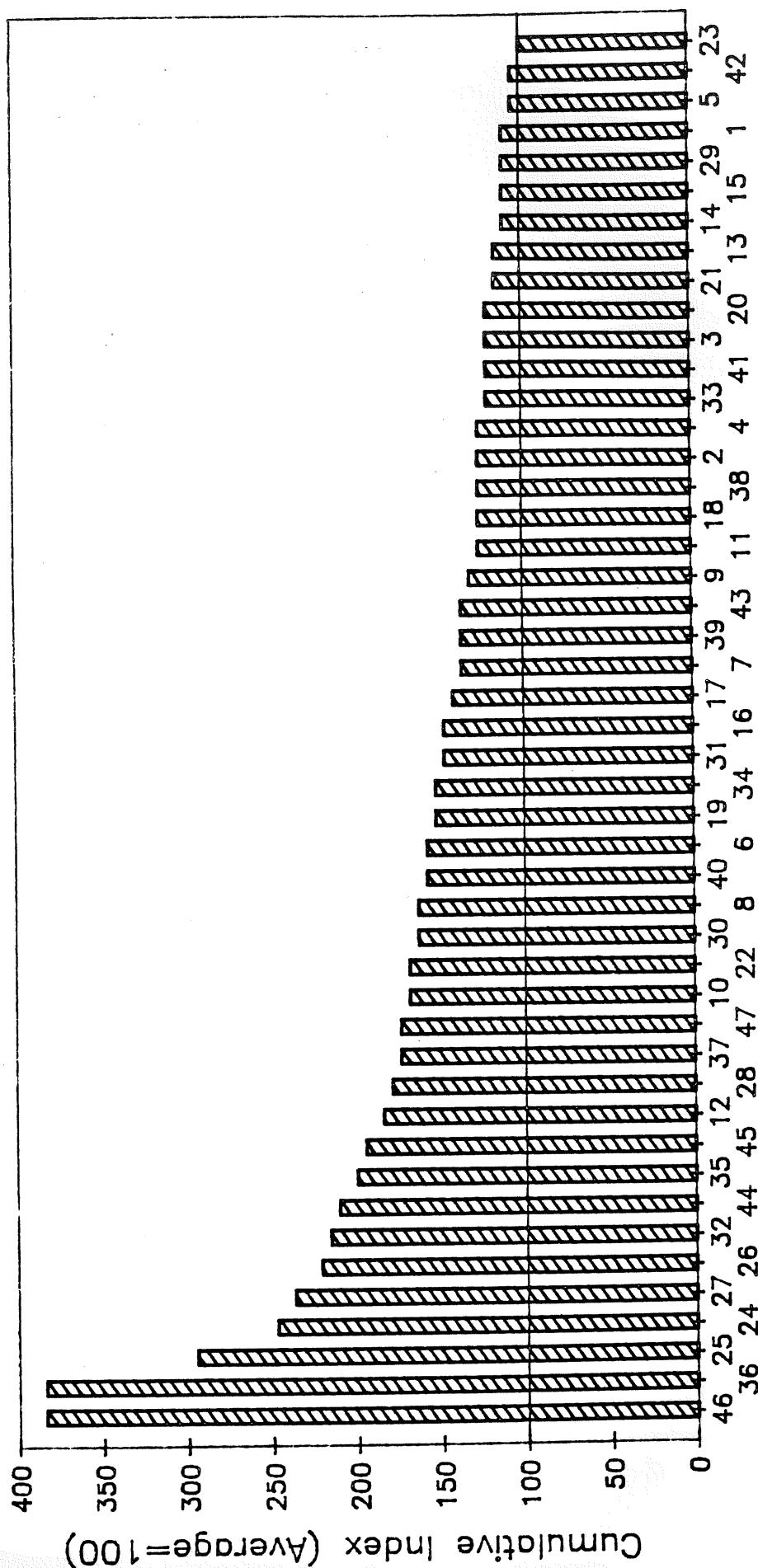


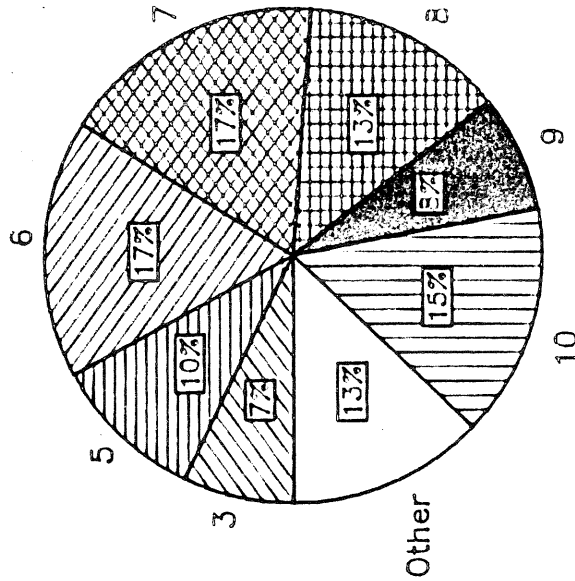
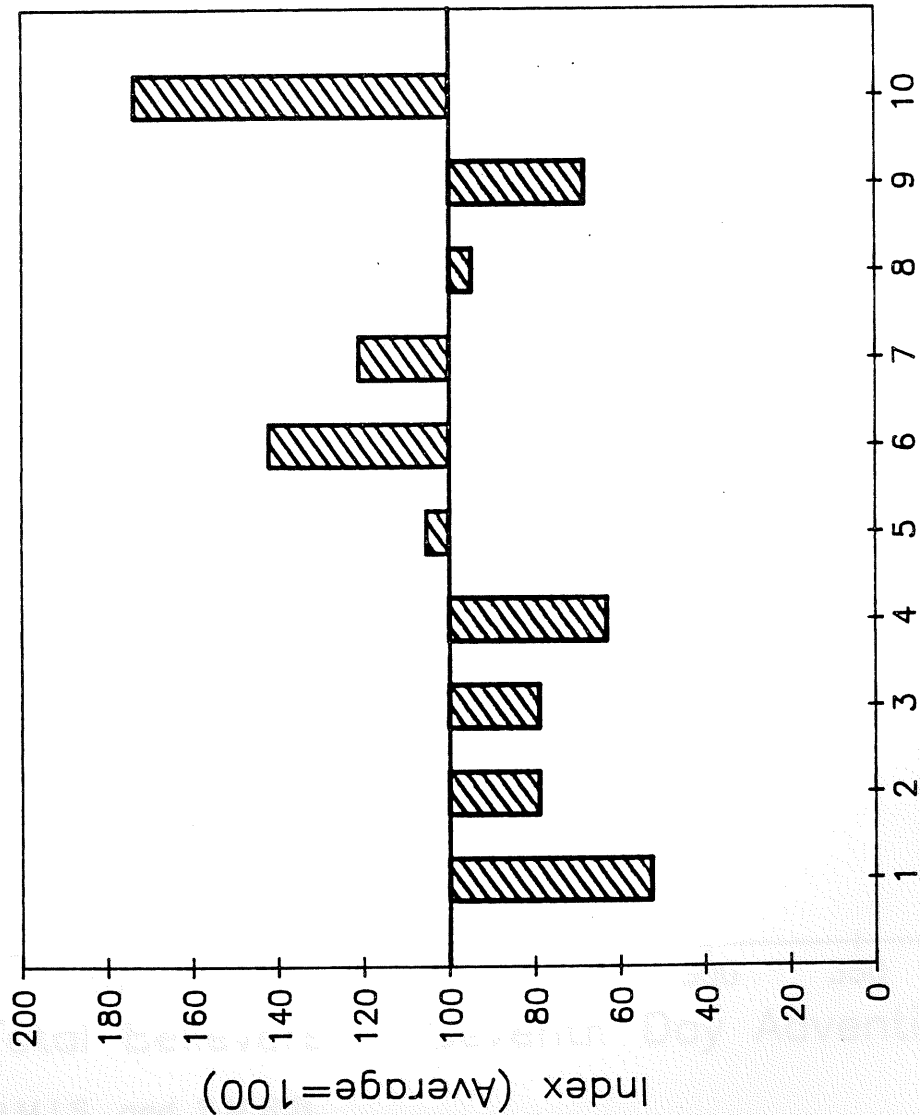
TABLE VI
ClusterPlus Customer List Analysis Report
New Believers

Company : Seventh Day Adventist
 Base : UNITED STATES
 Customers: New Believers
 Grouping : BG/ED Multi-Factor Cluster Groups
 Ranking : Index

| Rank | Code | Description | Base | % Base | Customers | % Cust | % Pen | Index |
|------|------|--|----------|---------|-----------|---------|-------|-------|
| 1 | G 10 | Totals | 85804026 | 100.000 | 16716 | 100.000 | 0.019 | 100 |
| 2 | G 06 | Downscale, ethnic, urban apartment areas, old housing | 7730759 | 9.010 | 2561 | 15.321 | 0.033 | 174 |
| 3 | G 07 | Younger, mobile, below average income, singles, few children | 10297126 | 12.001 | 2822 | 16.882 | 0.027 | 142 |
| 4 | G 05 | Average income, blue collar families, rural areas | 12240069 | 14.265 | 2869 | 17.163 | 0.023 | 121 |
| 5 | G 08 | Younger, mobile, above average income, children, new homes | 8163055 | 9.514 | 1662 | 9.943 | 0.020 | 105 |
| 6 | G 02 | Below average income, older, few children | 12113970 | 14.118 | 2199 | 13.155 | 0.018 | 95 |
| 7 | G 03 | Urban, mobile professionals, few children | 4957360 | 5.778 | 739 | 4.421 | 0.015 | 79 |
| 8 | G 09 | Above average income, homeowners, families with children | 8167444 | 9.519 | 1205 | 7.209 | 0.015 | 79 |
| 9 | G 04 | Less educated, downscale, rural, families with children | 9465980 | 11.032 | 1276 | 7.633 | 0.013 | 68 |
| 10 | G 01 | Above average income, older, white collar workers, old homes | 5729463 | 6.677 | 708 | 4.235 | 0.012 | 63 |
| | | Well educated, affluent suburban professionals | 6938800 | 8.087 | 675 | 4.038 | 0.010 | 53 |

ClusterPlussm

Seventh Day Adventist
New Believers
UNITED STATES



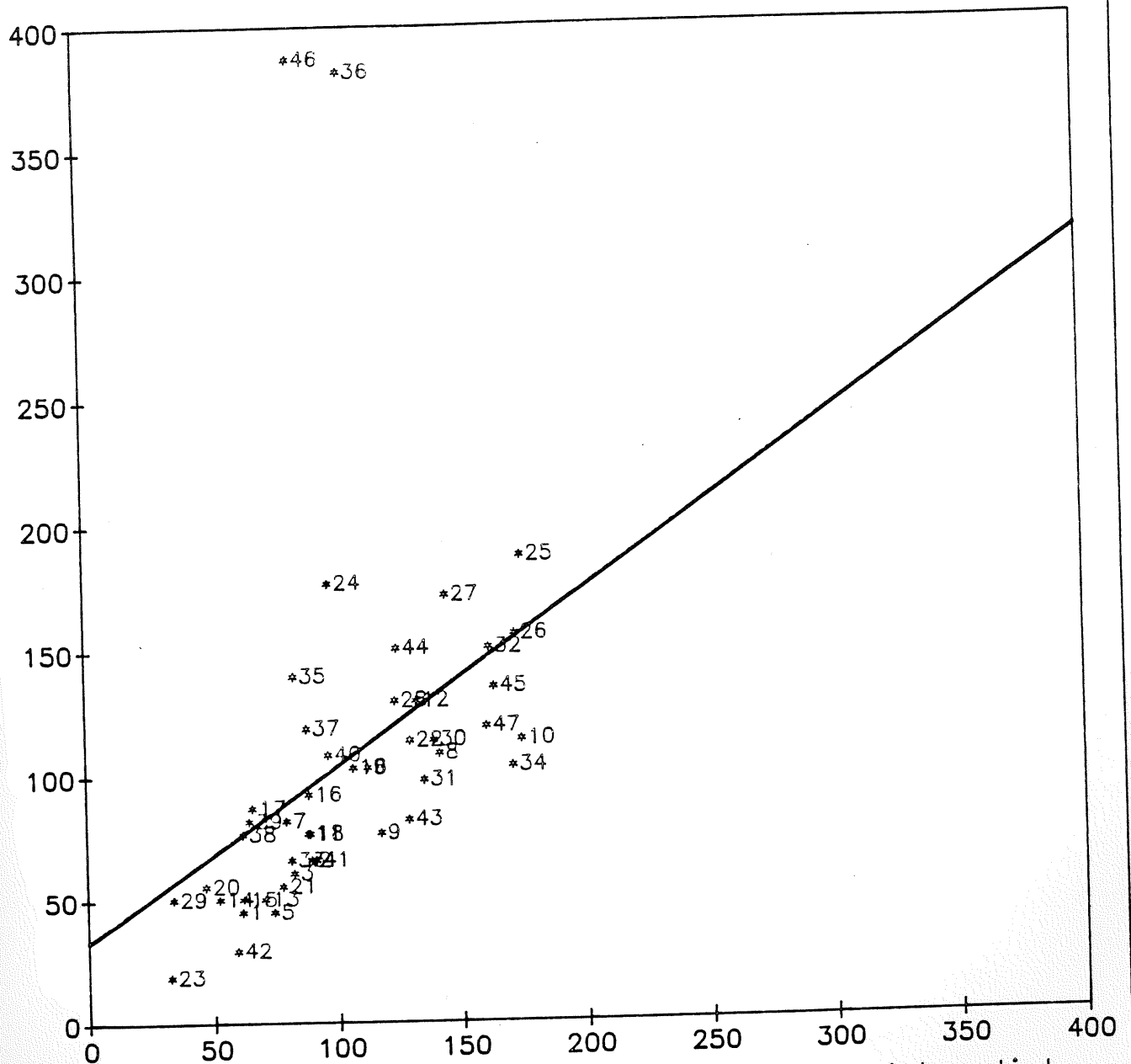
Percent of Customers

BG/ED Multi-Factor Cluster Groups

ClusterPlus_{sm}

Index (Average = 100)

JR803: New Believers – Seventh Day Adventist



JR802: Total Believers – Seventh Day Adventist

APPENDIX IV

BG/ED CLUSTER
PRODUCT PREFERENCE DESCRIPTIONS

BG/ED CLUSTERS
PRODUCT PREFERENCE DESCRIPTIONS

165

CLUSTER CODE

PRODUCT PREFERENCES

S 01

Plane Trips, Expensive Men's Blazers and Women's Suits, Stocks and Mutual Funds, Imported Wines, Vacation in Hawaii and Caribbean, Own Cadillacs

S 02

Skiing, Golf and Health Clubs, High Quality Dresses, Luxury Hotels, Money Market Funds, Modern Kitchen Appliances, Imported Cars

S 03

Indoor and Outdoor Home Improvements, Yard Tools, Horse Racing, Retirement/Investment Property, Compact Pick Up Trucks, Pets Include Dogs and Cats

S 04

Tennis, Power Mowers, Storm Windows and Doors, Department Store Credit Cards, Video Games, Compact Domestic Cars, Drink Gin

S 05

Foreign Trips, Expensive Men's Suits and High Quality Dresses, Long Term Savings Certificates, IRA or KEOGH Plans, Pro Baseball, Domestic Wine, Lawn Fertilizer

S 05

Camera Film, Diamond Rings, Packaged Prepared Dinners, Mexican Foods, Linen and Bedding

S 07

High Quality Clothing, Bottled Water, Movies Cordials and Liqueurs, Burglar Alarms, Car Rentals.

S 08

Imported Cars, Vacation in Hawaii, Power Boating, Carpeting, Football, Soft Drinks

S 09

Garage Door Openers, Exterior Paint or Stain, Moist Dog Food, Lawn Chairs, Bedroom Furnishings

S 10

Water Skiing, Tennis, Jogging, Yogurt, 35MM Cameras, Vans, Sofa Beds

S 11

Yard Trimmers, Power Mowers, Wallpaper, Interior Painting, Storm Windows and Doors, Trips to Theme Parks, Sub-Compact Domestic Cars

S 12

Living Room and Dining Room Furniture, Fast Food Restaurants, Bourbon Whiskey, Pro Football, Draft Beer, Men's Sneakers

CLUSTER CODEPRODUCT PREFERENCES

166

- S 13 Cable Television, Women 's Cologne, New Roofs, IRA or KEOGH Plans, Storm Windows, Burglar Systems, Vans, Clothes Dryer
- S 14 Mexico, Caribbean, and Latin America Trips, Travel/Entertainment Cards, 6 Month CDs, Money Market and Mutual Funds, Public Television Contributions, Relatively Expensive Weekly Grocery Bill, Health Food Stores
- S 15 Snow Tires, Horse Racing, Liquor, NOW Accounts, Instant Iced Tea, Lawn Seed, Air Conditioning Units
- S 16 Cable Television, Vinyl and Tile Flooring Compact and Ford Cars, Fresh Chicken, Frozen Desserts
- S 17 Jogging, Bicycling, Records and Pre-Recorded Tapes, Movies, Domestic Plane Trips, Ale, Tequila, Relatively Low Weekly Grocery Expenditures, Volkswagens
- S 18 Lawn Furniture, Power Mowers, Home Improvement Expenditures, Older Cars, Domestic Cars, Snack Foods
- S 19 Wall Paneling and Wallpaper, Recording Equipment, Record/Tape Clubs, Automotive Parts, Bowling, Vans, Motorcycles, Dog Food
- S 20 Instamatic Camera and Movie Camera Film, Instant Coffee, Jogging, Video Cassette Tapes, Domestic Trips to Theme Parks, Cigarettes
- S 21 Hunting, Snow Tires, Freezers, Soup, Peanut Butter, Records and Pre-Recorded Tapes, Cat and Dog Food
- S 22 Cigars, Room Air Conditioners, AMC Cars, Perfume, Ground Coffee
- S 23 Full Size Domestic Cars, Sofa Beds, Freezers, Costume Jewelry, Home Improvements NOW Accounts, Ground Coffee, Clothes Dryers, Microwave Ovens
- S 24 Beds and Bedroom Furniture, Tequila, Family Restaurants, Records and Pre-Recorded Tapes

CLUSTER CODEPRODUCT PREFERENCES

167

- S 25 Cable Television, Beds and Dining Room Furniture
- S 25 Cigarettes, Insecticides, Power Boating Yard-trimmers, Whole Life Insurance, AMC Cars, Transmission Service, VCR's, Family Restaurants
- S 27 Records and Pre-Recorded Tapes, Garage Door Openers, Family Restaurants, Cable Television
- S 28 Tires, Instant Cameras, Auto and Personal Loans, Motorcycles and Pick-up Trucks, Non-Menthol Cigarettes, Frozen TV Dinners
- S 29 Orange Juice, English Muffins, Pasta, Room Air Conditioners, Automobile Burglar Systems
- S 30 Camping, Hunting, Mexican Foods, Camera Film, Disposable Diapers, Horse Racing Candy Bars, Frozen TV Dinners
- S 31 Mufflers, Hunting, Storm Windows and Doors, Full Size Domestic Cars, Gelatin and Puddings, Pick-up Trucks
- S 32 Cigars, Support Women's Hosiery, Relatively Low Weekly Grocery Expenditures, Fast Food Restaurants
- S 33 Automotive Products, Candy Bars, Peanut Butter, Coca-Cola, Relatively High Weekly Grocery Expenditures, Spaghetti Sauce
- S 34 Snow Tires, Anti-Freeze, Dogs and Cats, Family Restaurants, Flower and Vegetable Seeds
- S 35 Record Clubs, Ale, Relatively Low Weekly Grocery Expenditures, Cigarettes
- S 35 Dinner/Tableware, Children's Medicines, Tequila, Mexican Foods, Lipstick and Lipgloss
- S 37 Powered Beverages, Cameras, Perfume, Car Wax and Polish, Margarine, Jams and Jellies

CLUSTER CODEPRODUCT PREFERENCES

168

| | |
|------|--|
| S 38 | Camera Equipment, Whiskey, Bottled Water, Caribbean and Latin America Trips, High Quality Shirts, Movies |
| S 39 | Snow Tires, Cable Television, Soups, Pasta, Spaghetti Sauce, Blended or Rye Whiskey, Pudding and Gelatin |
| S 40 | Camera Film, Rum, Non-Filter Cigarettes, Cable Television, Disposable Diapers |
| S 41 | Boats Owners, Hunting, Pasta, Paneling, Blended Whiskey, Mail and Phone Merchandise Orders, Candy Bars, Cold Breakfast Cereals |
| S 42 | Room Air Conditioners, Automotive Products, |
| S 43 | Hard Roll Candy, Cola Beverages, Insecticides, Malt Liquor, Orange Juice, Menthol Cigarettes Disposable Diapers |
| S 44 | Heavy Liquor Consumption, Candy, Insecticides, Bottled Water, Menthol Cigarettes |
| S 45 | Insecticides, Menthol Cigarettes, Pro Basketball, Malt Liquor, Gin, Skin Care Products |
| S 45 | High Quality Dresses, Mexico Trips, Tequila, Gin, Non-Filter Cigarettes, Mexican Foods |
| S 47 | Malt Liquor, Menthol Cigarettes, Orange Juice, Brandy and Cognac, Rum, Insecticides Breakfast Drinks, Meat Tenderizer |

APPENDIX V

PRODUCT CORRELATION SUMMARY

TABLE VII

ClusterPlus Product Correlation Summary (8C/ED Clusters)

Product : JR802: Total Believers - Seventh Day Adventist
Base : Households

Products with the greatest positive correlation:

| r | r ² | Sig | Product | Base |
|------|----------------|-----|---|------------------|
| 0.49 | 0.24 | 99 | VISIT RESTAURANT - KENTUCKY FRIED CHICKEN | Adult Population |
| 0.45 | 0.21 | 99 | DRINK DR PEPPER (DIET OR REGULAR) | Adult Population |
| 0.44 | 0.20 | 99 | HH USES MEAT TENDERIZERS | Households |
| 0.37 | 0.14 | 99 | HH USES FROZEN COMPLETE DINNERS (TV DINNERS) | Households |
| 0.36 | 0.13 | 98 | HH USES INSECTICIDES - HUY(3+ CONTAINERS LAST 6 MOS) | Households |
| 0.35 | 0.13 | 98 | WATCHES BOUGHT IN LAST YEAR-MEN'S DIGITAL FACE | Adult Population |
| 0.35 | 0.12 | 98 | USE INDIGEST AID/UPSET STOMACH REMEDY(NON-PRES)-PEPTO BIS | Households |
| 0.34 | 0.11 | 97 | HH USES INSECTICIDES - BLACK FLAG | Households |
| 0.34 | 0.11 | 97 | HH USES HOUSEHOLD CLEANERS (INC. BATHRM & KITCHEN)-PINE S | Adult Population |
| 0.34 | 0.11 | 97 | USE CHEWING GUM - REGULAR | Adult Population |
| 0.32 | 0.10 | 97 | USE CHEWING GUM | Adult Population |
| 0.32 | 0.10 | 96 | CIGARETTES - SMOKE FILTER | Households |
| 0.31 | 0.10 | 96 | HH FURNISHINGS BOUGHT IN LAST YEAR - BEDS | Female Adults |
| 0.31 | 0.09 | 96 | DISPOSABLE DIAPERS USED IN HH IN LAST 12 MONTHS | Adult Population |
| 0.30 | 0.09 | 96 | VISIT RESTAURANT - LONG JOHN SILVER | Households |
| 0.30 | 0.09 | 95 | HH USES SOAPS & DETERGENTS FOR REGULAR LAUNDRY - CHEER | Female Adults |
| 0.29 | 0.08 | 95 | CHILDREN'S VITAMINS USED BY CHILDREN IN HH | Households |
| 0.29 | 0.08 | 94 | HH USES SPAGHETTI SAUCE (IN JARS OR CANS) - CHEF BOY-AR-D | Households |
| 0.28 | 0.08 | 94 | DRINK MALT LIQUOR | Adult Population |
| 0.28 | 0.08 | 94 | VISIT RESTAURANT - SIZZLER FAMILY STEAK HOUSE | Adult Population |
| 0.28 | 0.08 | 94 | USE MAIL POLISH - AVON | Female Adults |
| 0.28 | 0.08 | 94 | VISIT RESTAURANT - DAIRY QUEEN | Adult Population |
| 0.28 | 0.08 | 94 | BUY MOTOR OIL - VALVOLINE | Adult Population |
| 0.28 | 0.08 | 94 | HH USES BREAKFAST CEREALS - HOT | Households |
| 0.28 | 0.08 | 94 | CIGARETTES - SMOKE LOW TAR (ANY) | Adult Population |
| 0.27 | 0.07 | 93 | USE SHAVING CREAM OR GEL - RAPID SHAVE | Male Adults |
| 0.27 | 0.07 | 93 | USE PERFUME, COLOGNE & TOILET WATER - WINDSONG | Female Adults |
| 0.26 | 0.07 | 92 | HH USES MARGARINE | Households |
| 0.26 | 0.07 | 92 | CIGARETTES - SMOKE LOW TAR MENTHOL FILTER | Adult Population |
| 0.26 | 0.07 | 91 | HH DRINKS BREAKFAST DRINK, FRUIT FLAVORED | Households |

Products with the greatest negative correlation:

| r | r ² | Sig | Product | Base |
|-------|----------------|-----|---|------------------|
| -0.43 | 0.19 | 99 | TOOK A FOREIGN TRIP TO EUROPE/MIDDLE EAST IN LAST 3 YEARS | Adult Population |
| -0.44 | 0.19 | 99 | HH USES MAYO & MAYO TYPE SALAD DRESSING - HELLMANN'S | Households |
| -0.44 | 0.19 | 99 | BOUGHT CAR BATTERY FROM GAS STA./INDEP. GARAGE IN LAST YE | Adult Population |
| -0.44 | 0.19 | 99 | FILM PROCESSING (WHERE DONE) - CAMERA STORE | Adult Population |
| -0.45 | 0.20 | 99 | HH USES CAFFEINATED INSTANT & FREEZE DRIED COFFEE | Households |
| -0.45 | 0.20 | 99 | HAVE A NOW ACCOUNT | Adult Population |
| -0.46 | 0.21 | 99 | DRINK DOMESTIC RED DINNER/TABLE WINE | Households |
| -0.46 | 0.21 | 99 | HH USES ENGLISH MUFFINS - THOMAS | Adult Population |
| -0.48 | 0.23 | 99 | DRINK IMPORTED RED DINNER/TABLE WINE | Households |
| -0.52 | 0.27 | 99 | MEN BOUGHT SHOES FOR \$50 OR MORE PAST YEAR | Male Adults |

TABLE VIII

ClusterPlus Product Correlation Summary (BG/ED Clusters)

Product : JR803: New Believers - Seventh Day Adventist
Base : Households

Products with the greatest positive correlation:

| r | r ² | Sig | Product | Base |
|------|----------------|-----|---|------------------|
| 0.67 | 0.45 | 99 | DRINK TEQUILA - HEAVY USERS (1+ DRINKS LAST 7 DAYS) | Adult Population |
| 0.44 | 0.20 | 99 | CHILDREN'S VITAMINS USED BY CHILDREN IN HH | Female Adults |
| 0.41 | 0.17 | 99 | VISIT RESTAURANT - KENTUCKY FRIED CHICKEN | Adult Population |
| 0.41 | 0.17 | 99 | USE INDIGEST AID/UPSET STOMACH REMEDY(NON-PRES)-ALKA SELT | Adult Population |
| 0.40 | 0.16 | 99 | USE COLD, ALLERGY & SINUS REMEDIES (NON-PRES) -NYQUIL | Adult Population |
| 0.39 | 0.16 | 99 | CHILDREN'S COUGH SYRUPS USED BY CHILDREN IN HH | Female Adults |
| 0.39 | 0.15 | 99 | DRINK TEQUILA | Adult Population |
| 0.39 | 0.15 | 99 | USE CHEWING GUM | Adult Population |
| 0.39 | 0.15 | 99 | CHILDREN'S PAIN RELIEVERS USED BY CHILDREN IN HH | Female Adults |
| 0.38 | 0.14 | 99 | USE DISPOSABLE SHAVERS | Adult Population |
| 0.37 | 0.14 | 99 | HH USES INSECTICIDES - HVY(3+ CONTAINERS LAST 6 MOS) | Households |
| 0.37 | 0.14 | 99 | DRINK TEQUILA - JOSE CUERVO | Adult Population |
| 0.37 | 0.14 | 98 | VISIT RESTAURANT - TACO BELL | Households |
| 0.36 | 0.13 | 98 | HH USES MEXICAN FOODS & INGREDIENTS | Adult Population |
| 0.36 | 0.13 | 98 | USE CHEWING GUM - REGULAR | Households |
| 0.34 | 0.11 | 97 | VISIT RESTAURANT - SIZZLER FAMILY STEAK HOUSE | Adult Population |
| 0.33 | 0.11 | 97 | HH USES INSECTICIDES - BLACK FLAG | Households |
| 0.32 | 0.10 | 97 | CIGARETTES - SMOKE NON-MENTHOL FILTER | Adult Population |
| 0.32 | 0.10 | 97 | BUY MOTOR OIL - PENZOIL | Adult Population |
| 0.31 | 0.10 | 96 | HH USES HOUSEHOLD CLEANERS (INC. BATHRM & KITCHEN)-PINE S | Households |
| 0.31 | 0.09 | 96 | USE SHAVING CREAM OR GEL - GILLETTE FOAMY | Male Adults |
| 0.31 | 0.09 | 96 | DRINK RUM - HEAVY USERS (3+ DRINKS LAST 7 DAYS) | Adult Population |
| 0.30 | 0.09 | 95 | BOUGHT PERFUME FOR A WOMAN IN LAST YEAR | Male Adults |
| 0.29 | 0.09 | 95 | USE INDIGEST AID/UPSET STOMACH REMEDY(NON-PRES)-PEPTO BIS | Adult Population |
| 0.29 | 0.09 | 95 | DRINK MALT LIQUOR | Households |
| 0.29 | 0.08 | 95 | HH DRINKS O.J. IN BOTTLE/CAN/CARTON-HVY(7+ GLASSES AVG DA | Adult Population |
| 0.28 | 0.08 | 94 | DRINK A & W ROOT BEER (DIET OR REGULAR) | Female Adults |
| 0.28 | 0.08 | 94 | DISPOSABLE DIAPERS USED IN HH IN LAST 12 MONTHS | Adult Population |
| 0.27 | 0.08 | 93 | DRINK BRANDY & COGNAC - HEAVY USERS (3+ DRINKS LAST 7 DAY | Households |
| 0.27 | 0.07 | 93 | HH USES MEAT TENDERIZERS | Households |

Products with the greatest negative correlation:

| r | r ² | Sig | Product | Base |
|-------|----------------|-----|---|------------------|
| -0.49 | 0.24 | 99 | HH OWNS BUICK | Households |
| -0.49 | 0.24 | 99 | OWN STOCKS/SECURITIES | Adult Population |
| -0.49 | 0.24 | 99 | CURRENTLY CARRY WHOLE LIFE | Adult Population |
| -0.51 | 0.26 | 99 | GARDEN CARE, BOUGHT SEEDS: FLOWER OR VEGETABLE | Households |
| -0.51 | 0.26 | 99 | CURRENTLY CARRY LIFE INSURANCE | Adult Population |
| -0.51 | 0.26 | 99 | GARDEN CARE, BOUGHT LAWN SEED | Households |
| -0.51 | 0.26 | 99 | HH OWNS STOVE OR RANGE, ELECTRIC | Households |
| -0.51 | 0.26 | 99 | HAVE A NOW ACCOUNT | Adult Population |
| -0.53 | 0.28 | 99 | GARDEN CARE, BOUGHT VEGETABLE GARDEN FERTILIZER | Households |
| -0.54 | 0.29 | 99 | HH USES SCOURING PADS & SPONGES | Households |
| -0.58 | 0.34 | 99 | | |

APPENDIX C

AMERICANPROFILE REPORTS

The AmericanProfile service from Donnelley Marketing Information Services gives detailed information about specific geographic locations. These locations can be described in almost any imaginable way. The reports can analyze an area as small as a census tract or as large as a union conference. They can analyze zip codes, counties, states, metropolitan regions, or almost any other governmental district. In addition, the reports can analyze circles, rectangles, polygons, or almost any other shape. For example, a report could analyze a 10-mile radius around a church or school.

Ten different AmericanProfile reports are available:

- . Profile Reports
- . ClusterPlus Reports
- . Update Reports
- . Trend Reports
- . Summary Reports
- . Census Population Details Reports
- . Census Household Details Reports
- . Census Change Reports
- . Economic Reports
- . Geographic Reports

When the Ohio Conference wanted to apply the Marketing Program data, the Marketing Research Group saw an opportunity to test the AmericanProfile service. The group ordered all ten reports for Napoleon, Ohio, using the zip code 43545 as the geographic region. The group's review of the ten reports for Napoleon showed that two reports were far more valuable than the others. Thus, in two subsequent tests the group has used only these reports--the Profile Report and the ClusterPlus Report.

Two subsequent tests involved 11 zip codes in northeastern Alabama and 46 zip codes in the western suburbs of Chicago. The Alabama project resulted in identifying a zip code that was ripe for Bible studies. It also helped the pastor determine which houses to mail to in order to advertise an evangelistic series. As a sidelight, the report identified why one zip code had no Adventist members--the clusters in that zip code had low Adventist penetration; the report then helped the pastor identify the characteristics of people in that zip code so that strategies could be made to reach those people.

The Chicago report analyzed 21 zip codes in southwest Chicago to help the North American Division Evangelism Institute determine where to locate a new church. It also analyzed 15 zip codes in the Glen Ellyn area to guide in planning evangelistic strategy for a four-month Institute crusade mixing health seminars, Bible studies, pathways programs, Revelation Seminars and a one-week reaping crusade. Finally, it analyzed 10 zip codes where evangelistic work had been done previously, to

determine why certain methods had not worked.

Summaries of each of the ten separate AmericanProfile reports follow. The summaries include a description of the information the report gives and highlights of the sample report, followed by the sample report for Napoleon, Ohio.

PROFILE REPORTS

Profile Reports provide a detailed description of the demographic components of an area in a single report--allowing the user to analyze census information, current demographic estimates, and five-year projections for population, age, households, income, housing, and jobs. Profile Reports feature Donnelley's proprietary SESI score (a socio-economic ranking from 0 to a high of 100) and Private Sector Employment or "daytime population."

The sample report for Napoleon, Ohio, shows that the city is not growing at all. In fact, total population declined from 13,121 in 1980 to 12,826 in 1985, and the 1990 projection shows a further decline to 12,636. Further down page 1, the report reveals that the same decline occurs for households. Page 3 of the report shows that Napoleon has no condominiums, about what would be expected of a small town in the industrial north.

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
AREA 1 = ZIP 43545

AMERICAN PROFILE 11/11/85
PROFILE REPORT (1)

PRIVATE SECTOR EMPLOYMENT
SOCIO-ECONOMIC STATUS INDICATOR

AREA 1
4000
52

POPULATION:

| | |
|---------------------------|-------|
| 1990 PROJECTION | 12636 |
| 1985 ESTIMATE | 12826 |
| 1980 CENSUS | 13121 |
| 1970 CENSUS | 12174 |
| PERCENT CHANGE, 1970-1980 | 7.8 |
| PERCENT CHANGE, 1980-1985 | -2.2 |

1985 POPULATION BY RACE:

| | |
|-----------|------|
| % WHITE | 97.6 |
| % BLACK | 0.2 |
| % OTHER | 2.2 |
| % SPANISH | 3.4 |

1985 POPULATION BY AGE:

| | |
|-----------------------------|------|
| % 0 - 5 | 9.6 |
| % 6 - 13 | 12.6 |
| % 14 - 17 | 6.1 |
| % 18 - 24 | 11.7 |
| % 25 - 34 | 16.8 |
| % 35 - 44 | 11.8 |
| % 45 - 54 | 10.0 |
| % 55 - 64 | 8.9 |
| % 65 + | 12.4 |
| MEDIAN AGE TOTAL POPULATION | 30.9 |
| MEDIAN AGE ADULT POPULATION | 41.2 |

| | |
|---------------------------------------|-------|
| 1980 % HIGH SCH GRADS OR SOME COLLEGE | 58.8 |
| 1980 % COLLEGE GRADUATES | 9.9 |
| 1980 MEDIAN SCHOOL YEARS COMPLETED | 12.39 |

HOUSEHOLDS:

| | |
|---------------------------|------|
| 1990 PROJECTION | 4572 |
| 1985 ESTIMATE | 4597 |
| 1980 CENSUS | 4648 |
| 1970 CENSUS | 3777 |
| PERCENT CHANGE, 1970-1980 | 23.1 |
| PERCENT CHANGE, 1980-1985 | -1.1 |

| | |
|--------------------------------------|-------|
| 1980 HOUSEHOLD POPULATION | 12936 |
| 1980 HOUSEHOLDS W/ CHILDREN UNDER 18 | 1959 |
| 1980 HOUSEHOLDS W/ PERSONS OVER 65 | 1080 |

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
AREA 1 = ZIP 43545

AMERICAN PROFILE 11/11/85
PROFILE REPORT (2)

| | |
|---|---------|
| | AREA 1 |
| 1980 FAMILY POPULATION | 11729 |
| 1980 NON-FAMILY POPULATION | 1207 |
| 1980 GROUP QUARTERS POPULATION | 185 |
| 1980 AVERAGE HOUSEHOLD SIZE | 2.78 |
| 1980 AVERAGE FAMILY SIZE | 3.29 |
| 1980 FAMILY HOUSEHOLDS | 3564 |
| 1980 NON-FAMILY HOUSEHOLDS | 1084 |
| 1985 HOUSEHOLD INCOME: | |
| % \$ 0 - \$ 7,499 | 11.0 |
| % \$ 7,500 - \$ 9,999 | 5.6 |
| % \$ 10,000 - \$ 14,999 | 10.7 |
| % \$ 15,000 - \$ 24,999 | 22.0 |
| % \$ 25,000 - \$ 34,999 | 30.6 |
| % \$ 35,000 - \$ 49,999 | 14.4 |
| % \$ 50,000 - \$ 74,999 | 5.2 |
| % \$ 75,000 + | 0.4 |
| 1990 MEDIAN HOUSEHOLD INCOME | \$30050 |
| 1985 MEDIAN HOUSEHOLD INCOME | \$25192 |
| 1980 MEDIAN HOUSEHOLD INCOME | \$18777 |
| 1980 AVERAGE HOUSEHOLD INCOME | \$20617 |
| 1985 AGGREGATE HOUSEHOLD INCOME (\$000) | 118910 |
| 1980 PER CAPITA INCOME | \$ 7508 |
| 1985 MEDIAN FAMILY INCOME | \$29077 |
| 1980 MEDIAN FAMILY INCOME | \$21673 |
| 1980 AVERAGE FAMILY INCOME | \$23756 |
| 1980 AGGREGATE FAMILY INCOME (\$000) | 84670 |
| 1980 HOUSING UNIT COUNTS: | |
| TOTAL UNITS | 5060 |
| YEAR ROUND UNITS | 4886 |
| OWNER OCCUPIED | 3433 |
| RENTER OCCUPIED | 1215 |
| VACANT | 238 |
| SEASONAL UNITS | 174 |
| 1980 HOUSING UNIT PERCENTS: | |
| % YEAR ROUND OF TOTAL UNITS | 96.6 |
| % OWN-OCC OF YEAR ROUND UNITS | 67.8 |
| % RENT-OCC OF YEAR ROUND UNITS | 24.0 |
| % VACANT OF YEAR ROUND UNITS | 4.7 |
| % SEASONAL OF TOTAL UNITS | 3.4 |
| % CONDOMINIUM OF YEAR ROUND UNITS | 0.0 |

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
AREA 1 = ZIP 43545

AMERICAN PROFILE 11/11/85
PROFILE REPORT (3)

| | | |
|-------------------------------------|----|--------|
| 1980 CONDOMINIUMS: | | AREA 1 |
| TOTAL UNITS | | 0 |
| % OWNER OCCUPIED | | 0.0 |
| % RENTER OCCUPIED | | 0.0 |
| % VACANT | | 0.0 |
| 1980 UNITS AT ADDRESS: | | |
| % 1 UNIT | | 82.4 |
| % 2-9 UNITS | | 9.0 |
| % 10+ UNITS | | 2.5 |
| % MOBILE HOMES | | 6.1 |
| 1980 MEDIAN HOME VALUE | \$ | 45182 |
| 1980 MEDIAN MONTHLY RENT | | \$155 |
| 1980 AVERAGE CONDOMINIUM VALUE | \$ | 0 |
| 1980 OCCUPATION: | | |
| TOTAL CIVIL LABOR FORCE | | 6408 |
| % UNEMPLOYED | | 7.3 |
| TOTAL EMPLOYED | | 5941 |
| % MANAGERIAL/PROFESSIONAL | | 16.7 |
| % TECHNICAL/ADMINISTRATIVE | | 15.1 |
| % SALES | | 8.9 |
| % WHITE COLLAR | | 40.7 |
| % PRODUCTION/CRAFT/REPAIR | | 13.9 |
| % MACHINE OPERATORS | | 15.3 |
| % LABORERS/TRANSPORTATION WKRS/ETC. | | 13.3 |
| % BLUE COLLAR | | 42.4 |
| % FARM/FORESTRY/FISHERY WORKERS | | 5.1 |
| % SERVICE WORKERS | | 11.7 |

CLUSTERPLUS REPORTS

ClusterPlus Reports feature 47 demographic clusters, each representing a distinctive lifestyle pattern. ClusterPlus offers a sound basis for assessing purchasing behavior in various lifestyle segments. Because of the Marketing Research Group's work, many of the clusters also can be evaluated for their potential to respond to various types of Adventist appeals.

The ClusterPlus Report for Napoleon, Ohio, shows that only 10 of the 47 clusters are represented. The largest single group of people in Napoleon come from Cluster 23--Non-mobile, Married Couples, Old Homes, Farm Areas. Population for this group is 3,545, or 27.6 percent of the total Napoleon population. The 1,225 Cluster 23 households are 26.6 percent of the total households. The National Household Index of 1,400 indicates that there are 14 times as many Cluster 23 people in Napoleon as would be expected based on national averages. Thus, the higher the index number in the ClusterPlus Report the greater the concentration of that type of people. An index of 100 would be an average concentration.

Other clusters can be interpreted in a similar fashion.

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
CLUSTERPLUS DEMOGRAPHICS

| AREA COMPOSITION ANALYSIS REPORT | | | | | | NATL HHLD INDEX |
|----------------------------------|--|-------------|----------|---------------|------------|-----------------------|
| CODE | CLUSTER DESCRIPTION | 1985 POP | % POP | 1985 HHLDS | % HHLDS | |
| | HIGHEST SESI FACTORS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 01 | TOP INCOME, HIGHLY EDUCATED PROFESSIONALS, PRESTIGE HOMES | 0 | 0.0 | 0 | 0.0 | 0 |
| S 02 | WELL EDUCATED, MOBILE PROFES- SIONALS, NEW HOMES & CONDOS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 03 | YOUNGER MOBILE PROFESSIONALS HOMEOWNERS, CHILDREN | 0 | 0.0 | 0 | 0.0 | 0 |
| S 04 | MATURE PROFESSIONALS LARGER FAMILIES, TEENAGERS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 05 | NON-MOBILE PROFESSIONALS ESTABLISHED COMMUNITIES | 0 | 0.0 | 0 | 0.0 | 0 |
| | HIGH SESI FACTORS | 1558 | 12.1 | 575 | 12.5 | 65 |
| S 06 | YOUNGER MOBILE LARGE FAMILIES CHILDREN, NEW HOMES | 0 | 0.0 | 0 | 0.0 | 0 |
| S 07 | APARTMENTS & CONDOS, HIGH RENT PROFESSIONALS, SINGLES | 0 | 0.0 | 0 | 0.0 | 0 |
| S 08 | OLDER, FEWER CHILDREN WHITE COLLAR WORKERS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 09 | AVERAGE EDUCATION, TWO INCOMES HOMES BUILT IN 60S & 70S | 1558 | 12.1 | 575 | 12.5 | 321 |
| S 10 | YOUNGER, WELL EDUCATED SINGLES APARTMENTS, PROFESSIONALS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 11 | AVERAGE EDUCATED HOMEOWNERS TEENAGERS, HOMES BUILT IN 60S | 0 | 0.0 | 0 | 0.0 | 0 |
| S 12 | YOUNG MOBILE WORKING COUPLES YOUNG CHILDREN, NEW HOMES | 0 | 0.0 | 0 | 0.0 | 0 |
| | ABOVE AVERAGE SESI FACTORS | 2500 | 19.5 | 895 | 19.4 | 128 |
| S 13 | OLDER NON-MOBILE HOMEOWNERS FEWER CHILDREN, OLDER HOMES | 0 | 0.0 | 0 | 0.0 | 0 |
| S 14 | RETIREES, APARTMENTS & CONDOS HIGH HOME VALUES & RENTS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 15 | OLDER, NON-MOBILE, URBAN WHITE COLLAR, OLD HOUSING | 1639 | 12.8 | 604 | 13.1 | 504 |
| S 16 | NON-MOBILE WORKING COUPLES OLDER HOMES, URBAN AREAS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 17 | WELL EDUCATED, YOUNG, MOBILE SINGLES, APARTMENT DWELLERS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 18 | WORKING COUPLES, CHILDREN LARGER FAMILIES, HOMEOWNERS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 19 | YOUNGER, MARRIED HOMEOWNERS LARGER FAMILIES, CHILDREN | 861 | 6.7 | 291 | 6.3 | 332 |

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
CLUSTERPLUS DEMOGRAPHICS

AREA COMPOSITION ANALYSIS REPORT (CONTINUED)

| CODE | CLUSTER DESCRIPTION | 1985 POP | % POP | 1985 HHLDS | % HHLDS | NATL HHLD INDEX |
|------|--|-------------|----------|---------------|------------|-----------------------|
| | AVERAGE SESI FACTORS | 4943 | 38.5 | 1740 | 37.8 | 204 |
| S 20 | GROUP QUARTERS: COLLEGE DORMS HOSPITALS, INSTITUTIONS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 21 | BLUE COLLAR WORKERS, CHILDREN HOMEOWNERS, RURAL AREAS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 22 | OLDER, FEWER CHILDREN SINGLE FAMILY HOMES | 0 | 0.0 | 0 | 0.0 | 0 |
| S 23 | NON-MOBILE MARRIED COUPLES OLD HOMES, FARM AREAS | 3545 | 27.6 | 1225 | 26.6 | 1400 |
| S 24 | YOUNG MOBILE SINGLES, URBAN ETHNIC, LOW INCOME, APARTMENTS | 169 | 1.3 | 62 | 1.3 | 34 |
| S 25 | YOUNGER, BELOW AVERAGE INCOME APARTMENT DWELLERS | 1229 | 9.6 | 453 | 9.9 | 354 |
| S 26 | BELOW AVG INCOME, RETIREES MOBILE HOMES, FEWER CHILDREN | 0 | 0.0 | 0 | 0.0 | 0 |
| S 27 | LOWER VALUED SINGLE FAMILY HOMES BUILT IN 50S & 60S | 0 | 0.0 | 0 | 0.0 | 0 |
| | BELOW AVERAGE SESI FACTORS | 2784 | 21.7 | 1003 | 21.8 | 108 |
| S 28 | YOUNGER MOBILE FAMILIES CHILDREN, MOBILE HOMES | 921 | 7.2 | 340 | 7.4 | 200 |
| S 29 | OLDER, NON-MOBILE, AVG INCOME NORTHEAST URBAN ETHNIC AREAS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 30 | POORLY EDUCATED, LOW INCOME FARM FAMILIES, RURAL AREAS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 31 | OLDER, NON-MOBILE, LOW INCOME RETIREES, OLD HOUSING | 0 | 0.0 | 0 | 0.0 | 0 |
| S 32 | OLD, LOW INCOME, SINGLES RETIREES, FEW CHILDREN | 0 | 0.0 | 0 | 0.0 | 0 |
| S 33 | NON-MOBILE BLUE COLLAR WORKERS LOW HOME VALUES, OLDER HOMES | 0 | 0.0 | 0 | 0.0 | 0 |
| S 34 | OLDER, AVG EDUCATED, RURAL NON-MOBILE BLUE COLLAR WORKERS | 308 | 2.4 | 97 | 2.1 | 150 |
| S 35 | YOUNGER, MOBILE, AVG EDUCATED OLD HOMES & APARTMENTS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 36 | AVERAGE INCOME, HISPANIC FAMILIES WITH CHILDREN | 0 | 0.0 | 0 | 0.0 | 0 |
| S 37 | AVERAGE INCOME, BLUE COLLAR PRIMARILY NORTH CENTRAL REGION | 1555 | 12.1 | 566 | 12.3 | 724 |

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
CLUSTERPLUS DEMOGRAPHICS

| AREA COMPOSITION ANALYSIS REPORT (CONTINUED) | | | | | | |
|--|---|-------------|----------|---------------|------------|-----------------------|
| CODE | CLUSTER DESCRIPTION | 1985 POP | % POP | 1985 HHLDS | % HHLDS | NATL HHLD INDEX |
| | LOW SESI FACTORS | 1041 | 8.1 | 384 | 8.4 | 66 |
| S 38 | OLD, LOW INCOME, RETIREES URBAN APARTMENT AREAS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 39 | OLDER, NON-MOBILE, BLUE COLLAR VERY OLD HOUSING | 1041 | 8.1 | 384 | 8.4 | 350 |
| S 40 | OLDER, SINGLES, RETIREES OLD HOMES & APARTMENTS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 41 | BLUE COLLAR WORKERS, RURAL MANUFACTURING AREAS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 42 | POORLY EDUCATED, NON-MOBILE BLUE COLLAR, RURAL SOUTH | 0 | 0.0 | 0 | 0.0 | 0 |
| S 43 | UNSKILLED SOUTHERN BLACKS FAMILIES WITH CHILDREN | 0 | 0.0 | 0 | 0.0 | 0 |
| | LOWEST SESI FACTORS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 44 | URBAN BLACKS, SINGLES LARGE METRO AREAS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 45 | UNSKILLED URBAN BLACKS OLD HOUSING | 0 | 0.0 | 0 | 0.0 | 0 |
| S 46 | UNSKILLED, HISPANIC FAMILIES WITH CHILDREN, APARTMENTS | 0 | 0.0 | 0 | 0.0 | 0 |
| S 47 | UNEMPLOYED, URBAN AREAS BLACK FEMALES WITH CHILDREN | 0 | 0.0 | 0 | 0.0 | 0 |
| TOTALS | | 12826 | 100.0 | 4597 | 100.0 | |

UPDATE REPORTS

Update Reports include current year estimates of key demographic variables along with Donnelley's proprietary data on automobile ownership and neighborhood mobility.

The Update Report for Napoleon, Ohio, shows that 21.6 percent of the people have not moved in the last 15 years, a very high percentage. It also shows that the newest vehicle in almost half the households in the city is more than five years old.

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** UPDATE REPORT ****

* SESI SCORE: 52 ** PRIVATE SECTOR EMPLOYMENT: 4000 *

| | 1980 CENSUS | 1985 ESTIMATE | CHANGE | % CHANGE |
|----------------------|----------------|------------------|---------|-------------|
| TOTAL POPULATION | 13121 | 12826 | -295 | -2.2 |
| TOTAL HOUSEHOLDS | 4648 | 4597 | -51 | -1.1 |
| HOUSEHOLD POPULATION | 12936 | 12614 | -322 | -2.5 |
| AVERAGE HH SIZE | 2.78 | 2.74 | -0.04 | -1.4 |
| MEDIAN HH INCOME | \$ 18777 | \$ 25192 | \$ 6415 | 34.2 |
| MEDIAN FAM INCOME | \$ 21673 | \$ 29077 | \$ 7404 | 34.2 |

----- 1985 ESTIMATES** -----

HOUSEHOLD INCOME:

\$ 0 - \$ 7,499
\$ 7,500 - \$ 9,999
\$10,000 - \$14,999
\$15,000 - \$24,999
\$25,000 - \$34,999
\$35,000 - \$49,999
\$50,000 - \$74,999
\$75,000 +

507
259
494
1011
1406
663
238
19

MEDIAN

\$ 25192

POPULATION COUNTS:

WHITE
BLACK
OTHER

12513
30
283

SPANISH

441

MEDIAN AGE:

TOTAL POPULATION
ADULT POPULATION

30.9
41.2

NEIGHBORHOOD MOBILITY

HOUSEHOLD MOVED IN:

MOST RECENT YEAR

9.9%

LAST 5 YEARS

41.8%

6- 9 YEARS AGO

23.5%

10-14 YEARS AGO

13.0%

15+ YEARS AGO

21.6%

NUMBER OF PRIVATE PASSENGER
VEHICLE REGISTRATIONS

7755

NUMBER OF HOUSEHOLDS OWNING:

2 OR MORE VEHICLES

2094

STATION WAGONS

588

LIGHT TRUCKS AND VANS

883

LUXURY VEH (UP TO 4 YRS)

247

HOUSEHOLDS WITH NEWEST VEHICLE:

UP TO 2 YEARS OLD

822

2 TO 5 YEARS OLD

1766

OVER 5 YEARS OLD

2153

POPULATION BY AGE/SEX:

| | TOTAL | % OF TOTAL | MALE | % OF MALE | FEMALE | % OF FEMALE |
|---------|-------|---------------|------|--------------|--------|----------------|
| 0 - 5 | 1232 | 9.6 | 625 | 10.1 | 607 | 9.2 |
| 6 - 13 | 1619 | 12.6 | 800 | 12.9 | 819 | 12.4 |
| 14 - 17 | 781 | 6.1 | 399 | 6.4 | 382 | 5.8 |
| 18 - 24 | 1504 | 11.7 | 766 | 12.3 | 738 | 11.2 |
| 25 - 34 | 2150 | 16.8 | 1093 | 17.6 | 1057 | 16.0 |
| 35 - 44 | 1518 | 11.8 | 757 | 12.2 | 761 | 11.5 |
| 45 - 54 | 1280 | 10.0 | 627 | 10.1 | 653 | 9.9 |
| 55 - 64 | 1146 | 8.9 | 533 | 8.6 | 613 | 9.3 |
| 65 + | 1596 | 12.4 | 613 | 9.9 | 983 | 14.9 |
| TOTAL | 12826 | 100.0 | 6213 | 100.0 | 6613 | 100.0 |

TREND REPORTS

Trend Reports offer users 1970 and 1980 data, current year estimates, and five-year projections for such key statistics as households, income distribution, population by race, and age.

The Trend Report for Napoleon, Ohio, shows that the Hispanic population in town went from nothing to more than 3 percent in the 1970s but isn't expected to increase in the 1980s. The average household size decreased sharply in the 1970s, but it also won't in the 1980s. The number of households earning less than \$7,500 decreases sharply across the entire time, but that is probably a factor of inflation rather than increased buying power.

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** TREND REPORT ****

| | 1970 CENSUS | 1980 CENSUS | 1985 ESTIMATE | 1990 PROJECTION |
|-----------------------------|----------------|----------------|------------------|--------------------|
| TOTAL POPULATION | 12174 | 13121 | 12826 | 12636 |
| WHITE | 99.4% | 97.5% | 97.6% | 97.6% |
| BLACK | 0.2% | 0.2% | 0.2% | 0.2% |
| OTHER | 0.4% | 2.3% | 2.2% | 2.2% |
| SPANISH | 0.0% | 3.4% | 3.4% | 3.5% |
| TOTAL HOUSEHOLDS | 3777 | 4648 | 4597 | 4572 |
| HOUSEHOLD POPULATION | 12005 | 12936 | 12614 | 12424 |
| AVERAGE HOUSEHOLD SIZE | 3.18 | 2.78 | 2.74 | 2.72 |
| TOTAL POPULATION BY AGE | 12174 | 13121 | 12826 | 12636 |
| 0 - 5 | 10.7% | 9.6% | 9.6% | 9.7% |
| 6 - 13 | 17.5% | 12.9% | 12.6% | 12.3% |
| 14 - 17 | 8.2% | 7.3% | 6.1% | 6.0% |
| 18 - 24 | 9.2% | 12.6% | 11.7% | 10.3% |
| 25 - 34 | 12.7% | 15.4% | 16.8% | 16.5% |
| 35 - 44 | 11.4% | 11.0% | 11.8% | 13.9% |
| 45 - 54 | 10.3% | 10.1% | 10.0% | 9.8% |
| 55 - 64 | 8.8% | 9.1% | 8.9% | 8.6% |
| 65 + | 11.2% | 11.9% | 12.4% | 13.0% |
| FEMALE POPULATION BY AGE | 6228 | 6762 | 6613 | 6515 |
| 0 - 5 | 10.4% | 9.6% | 9.2% | 9.2% |
| 6 - 13 | 16.3% | 12.3% | 12.4% | 11.8% |
| 14 - 17 | 7.7% | 6.9% | 5.8% | 6.0% |
| 18 - 24 | 10.1% | 12.0% | 11.2% | 9.8% |
| 25 - 34 | 12.4% | 14.9% | 16.0% | 15.6% |
| 35 - 44 | 10.8% | 10.9% | 11.5% | 13.5% |
| 45 - 54 | 10.3% | 9.7% | 9.9% | 9.8% |
| 55 - 64 | 9.0% | 9.4% | 9.3% | 8.6% |
| 65 + | 12.9% | 14.3% | 14.9% | 15.7% |
| MEDIAN AGE TOTAL POP. | 28.4 | 29.9 | 30.9 | 32.1 |
| MEDIAN AGE ADULT POP. | 43.7 | 41.4 | 41.2 | 41.7 |
| HOUSEHOLD INCOME: | | | | |
| \$ 0 - \$ 7,499 | 38.2% | 15.4% | 11.0% | 7.7% |
| \$ 7,500 - \$ 9,999 | 17.8% | 8.8% | 5.6% | 4.0% |
| \$ 10,000 - \$ 14,999 | 29.9% | 15.0% | 10.7% | 7.5% |
| \$ 15,000 - \$ 24,999 | 11.9% | 30.7% | 22.0% | 15.4% |
| \$ 25,000 - \$ 34,999 | 0.7% | 19.1% | 30.6% | 30.3% |
| \$ 35,000 - \$ 49,999 | 0.4% | 8.5% | 14.4% | 25.3% |
| \$ 50,000 - \$ 74,999 | 1.1% | 3.1% | 5.2% | 9.1% |
| \$ 75,000 + | - | 0.2% | 0.4% | 0.7% |
| TOTAL | 100.0% | 100.0% | 100.0% | 100.0% |
| MEDIAN HOUSEHOLD INCOME | \$ 8980 | \$ 18777 | \$ 25192 | \$ 30050 |
| AGGREGATE HH INCOME \$(000) | 36760 | 97120 | 118910 | 144220 |
| MEDIAN FAMILY INCOME | - | \$ 21673 | \$ 29077 | \$ 34684 |

SUMMARY REPORTS

Summary Reports provide a concise scan of key statistics for up to three areas, compared with national averages. These reports include the distribution of population by race, age, household income, educational attainment, and blue collar versus white collar workers.

The Summary Report for Napoleon, Ohio, shows that Napoleon is younger than the average American city, with 22.2 percent of the people less than age 14. (We'd probably assume their school district isn't suffering from enrollment problems.) It also shows that the city has more high school graduates than average, but fewer college graduates. However, the sharpest variation from national averages appears in economic factors; 30 percent of the people in Napoleon earn between \$25,000 and \$35,000, which is half again the national average.

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
AREA 1 = ZIP 43545

AMERICAN PROFILE 11/11/85
SUMMARY REPORT

| | USA TOTALS | AREA 1 |
|----------------------------------|------------|----------|
| 1980 POPULATION | 226545805 | 13121 |
| 1985 POPULATION | 237368566 | 12826 |
| % WHITE | 82.7 | 97.6 |
| % BLACK | 11.9 | 0.2 |
| % OTHER | 5.4 | 2.2 |
| % SPANISH | 7.0 | 3.4 |
| 1985 POPULATION BY AGE: | | |
| % 0 - 5 | 8.6 | 9.6 |
| % 6 - 13 | 11.3 | 12.6 |
| % 14 - 17 | 6.4 | 8.1 |
| % 18 - 24 | 12.4 | 11.7 |
| % 25 - 34 | 16.7 | 16.8 |
| % 35 - 44 | 13.3 | 11.8 |
| % 45 - 54 | 9.6 | 10.0 |
| % 55 - 64 | 9.5 | 8.9 |
| % 65 + | 12.2 | 12.4 |
| MEDIAN AGE TOTAL POPULATION | 31.7 | 30.9 |
| 1980 % WHITE COLLAR WORKERS | 53.0 | 40.7 |
| 1980 % BLUE COLLAR WORKERS | 31.2 | 42.4 |
| 1980 % HGH SCH GRAD OR SOME COLL | 50.2 | 58.8 |
| 1980 % COLLEGE GRADUATES | 16.2 | 9.9 |
| 1980 MEDIAN SCHOOL YRS COMPLETED | 12.48 | 12.39 |
| 1980 HOUSEHOLDS | 80389673 | 4648 |
| 1985 HOUSEHOLDS | 85804026 | 4597 |
| 1985 AVERAGE HOUSEHOLD SIZE | 2.70 | 2.74 |
| 1985 HOUSEHOLD INCOME: | | |
| % \$ 0 - \$ 7,499 | 15.5 | 11.0 |
| % \$ 7,500 - \$ 9,999 | 5.8 | 5.6 |
| % \$10,000 - \$14,999 | 11.7 | 10.7 |
| % \$15,000 - \$24,999 | 24.7 | 22.0 |
| % \$25,000 - \$34,999 | 20.1 | 30.6 |
| % \$35,000 - \$49,999 | 14.1 | 14.4 |
| % \$50,000 - \$74,999 | 5.7 | 5.2 |
| % \$75,000 + | 2.4 | 0.4 |
| MEDIAN HOUSEHOLD INCOME | \$21893 | \$25192 |
| AGGREGATE HH INC (\$000) | 2299340040 | 118910 |
| MEDIAN FAMILY INCOME | \$25745 | \$29077 |
| 1980 % OWN-OCG HOUSING UNITS | 58.6 | 67.8 |
| 1980 % RENT-OCG HOUSING UNITS | 32.3 | 24.0 |
| 1980 % 1 UNIT AT ADDRESS | 71.1 | 82.4 |
| 1980 MEDIAN HOME VALUE | \$ 47303 | \$ 45182 |
| 1980 MEDIAN MONTHLY RENT | \$198 | \$155 |

CENSUS POPULATION DETAILS REPORTS

Census Population Details Reports provide detailed census data, including age distribution, marital status, educational attainment, occupation, working mothers, means of travel to work, and children in private schools.

The Census Population Details Report for Napoleon, Ohio, shows that less than 15 percent of the people travel 30 minutes or more to get to work. (Drive-time radio wouldn't be a very important advertising tool in Napoleon.) It also shows that 546 children are in private nursery or elementary schools; that's almost 20 percent of the children under age 14.

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85

**** CENSUS POPULATION DETAILS (1) ****

| | TOTAL | % OF TOTAL | | TOTAL | % OF TOTAL |
|------------------|-------|---------------|-----------------------|---------|---------------|
| TOTAL POPULATION | 13121 | 100.0 | FAMILY POPULATION | 11729 | 89.4 |
| WHITE | 12794 | 97.5 | NON-FAMILY POPULATION | 1207 | 9.2 |
| BLACK | 29 | 0.2 | GROUP QUARTERS | 185 | 1.4 |
| OTHER | 298 | 2.3 | TOTAL | 13121 | 100.0 |
| SPANISH | 444 | 3.4 | AVERAGE FAMILY SIZE | 3.29 | |
| FOREIGN BORN | 194 | 1.5 | PER CAPITA INCOME | \$ 7508 | |

AGE OF POPULATION:

| | TOTAL | % OF TOTAL | MALE TOTAL | % OF MALE | FEMALE TOTAL | % OF FEMALE |
|-----------------------------|-------|---------------|---------------|--------------|-----------------|----------------|
| 0 - 5 | 1261 | 9.6 | 612 | 9.6 | 649 | 9.6 |
| 6 - 13 | 1695 | 12.9 | 864 | 13.6 | 831 | 12.3 |
| 14 - 17 | 952 | 7.3 | 488 | 7.7 | 464 | 6.9 |
| 18 - 24 | 1655 | 12.6 | 846 | 13.3 | 809 | 12.0 |
| 25 - 34 | 2024 | 15.4 | 1017 | 16.0 | 1007 | 14.9 |
| 35 - 44 | 1446 | 11.0 | 707 | 11.1 | 739 | 10.9 |
| 45 - 54 | 1331 | 10.1 | 673 | 10.6 | 658 | 9.7 |
| 55 - 64 | 1194 | 9.1 | 559 | 8.8 | 635 | 9.4 |
| 65 + | 1563 | 11.9 | 593 | 9.3 | 970 | 14.3 |
| TOTAL | 13121 | 100.0 | 6359 | 100.0 | 6762 | 100.0 |
| MEDIAN AGE TOTAL POPULATION | 29.9 | | 28.6 | | 31.2 | |
| MEDIAN AGE ADULT POPULATION | 41.4 | | 39.7 | | 43.0 | |

| | TOTAL | % OF TOTAL | | TOTAL | % OF TOTAL |
|------------------------------|-------|---------------|-----------------|-------|---------------|
| TYPE OF GRP QTRS: | | | MARITAL STATUS: | | |
| COLLEGE DORMS | 0 | 0.0 | MALE: | | |
| OTHER GRP QTRS | 187 | 100.0 | SINGLE | 1205 | 25.2 |
| TOTAL | 187 | 100.0 | MARRIED | 3213 | 67.3 |
| EDUCATION OF ADULTS OVER 25, | | | SEPARATED | 31 | 0.6 |
| YEARS OF SCHOOL COMPLETED: | | | WIDOWED | 106 | 2.2 |
| 0 - 11 YEARS | 2380 | 31.3 | DIVORCED | 220 | 4.6 |
| 12 YEARS | 3636 | 47.8 | TOTAL | 4775 | 100.0 |
| 13 - 15 YEARS | 838 | 11.0 | FEMALE: | | |
| 16 + YEARS | 751 | 9.9 | SINGLE | 954 | 18.4 |
| MEDIAN YEARS COMPLETED | 12.4 | | MARRIED | 3217 | 62.1 |
| | | | SEPARATED | 41 | 0.8 |
| | | | WIDOWED | 674 | 13.0 |
| | | | DIVORCED | 293 | 5.7 |
| | | | TOTAL | 5179 | 100.0 |

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** CENSUS POPULATION DETAILS (2) ****

| | TOTAL | % OF TOTAL | | TOTAL | % OF TOTAL |
|--------------------|-------|---------------|-------------------------------|-------|---------------|
| INDUSTRY: | | | EMPLOYMENT STATUS: | | |
| AGR/FOR/FISH/MIN | 338 | 5.7 | LABOR FORCE: | | |
| CONSTRUCTION | 327 | 5.5 | ARMED FORCES | 1 | 0.0 |
| MANUFACTURING: | | | CIV LABOR FORCE: | | |
| NONDURABLE | 1126 | 19.0 | EMPLOYED | 5941 | 60.6 |
| DURABLE | 945 | 15.9 | UNEMPLOYED | 467 | 4.8 |
| TRANSPORTATION | 258 | 4.3 | NOT IN LABOR FORCE | 3400 | 34.7 |
| COMMUNICATIONS | 166 | 2.8 | | | |
| WHOLESALE TRADE | 206 | 3.5 | MEANS TRANS TO WORK: | | |
| RETAIL TRADE | 948 | 16.0 | DRIVE/CARPOOL | 5352 | 91.9 |
| FIN/INS/REAL EST | 160 | 2.7 | PUBLIC TRANS | 15 | 0.3 |
| BUS/REPAIR SERV | 127 | 2.1 | OTHER | 455 | 7.8 |
| PERS/ENT/REC SERV | 182 | 3.1 | TOTAL | 5822 | 100.0 |
| PROF/RELATED SERV: | | | TRAVEL TIME TO WORK: | | |
| HEALTH | 436 | 7.3 | 0 - 14 MINUTES | 3243 | 57.8 |
| EDUCATIONAL | 411 | 6.9 | 15 - 29 MINUTES | 1627 | 29.0 |
| OTHER | 176 | 3.0 | 30 - 59 MINUTES | 552 | 9.8 |
| PUBLIC ADMIN | 134 | 2.3 | 60 + MINUTES | 188 | 3.4 |
| TOTAL | 5940 | 100.0 | TOTAL | 5610 | 100.0 |
| OCCUPATION: | | | WORKING MOTHERS: | | |
| MGR/PROF: | | | WITH CHILDREN < 6 | 429 | 22.0 |
| MGR | 412 | 6.9 | WITH CHILDREN 6-17 | 721 | 37.0 |
| PROF | 580 | 9.8 | SUB-TOTAL | 1150 | 59.0 |
| TECH/ADMIN/SALES: | | | NON-WORKING MOTHERS | 798 | 41.0 |
| TECH | 175 | 2.9 | TOTAL | 1948 | 100.0 |
| ADMIN/CLERICAL | 722 | 12.2 | PVT SCHOOL ENROLLMENT: | | |
| SALES | 530 | 8.9 | NURSERY SCHOOL | 119 | 20.9 |
| SERVICE: | | | KINDER/ELEM(1-8 YRS) | 427 | 74.9 |
| PRIVATE HH | 33 | 0.6 | HIGH SCHOOL(1-4 YRS) | 7 | 1.2 |
| PROTECTIVE SERV | 35 | 0.6 | COLLEGE | 17 | 3.0 |
| OTHER SERV | 629 | 10.6 | TOTAL | 570 | 100.0 |
| FARM/FOREST/FISH | 304 | 5.1 | | | |
| PROD/CRAFT/REPAIR | 826 | 13.9 | | | |
| OPER/FABR/LABRS: | | | | | |
| MACH OPERATORS | 907 | 15.3 | | | |
| TRANS/MAT MOVING | 443 | 7.5 | | | |
| HANDLRS/CLEANRS/ | 345 | 5.8 | | | |
| HELPRS/LABRS | | | | | |
| TOTAL EMPLOYED | 5941 | 100.0 | | | |

CENSUS HOUSEHOLD DETAILS REPORTS

Census Household Details Reports provide detailed census data, including race, incomes, types of households, types of housing, home values, rents, house heating methods, mortgage status, and other home details.

The Census Household Details Report for Napoleon, Ohio, shows that almost 22 percent of the households include someone over 65. It also shows that rents are seldom more than \$200 and that less than 10 percent of the homes are worth more than \$80,000. Further, 43 percent of the homes have no mortgage against them, and 47 percent were built before 1950.

DONNELLEY MARKETING INFORMATION SERVICES
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SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** CENSUS HOUSEHOLD DETAILS (2) ****

| | TOTAL | % OF TOTAL | | TOTAL | % OF TOTAL |
|--|-------|---------------|--------------------------------|-------|---------------|
| HOUSING UNITS: | | | VEHICLES AVAILABLE: | | |
| TOTAL | 5060 | 100.0 | 1 VEHICLE | 1473 | 34.0 |
| YEAR-ROUND | 4886 | 96.6 | 2 VEHICLES | 1928 | 44.6 |
| OWNER OCCUPIED | 3433 | 67.8 | 3 OR MORE | 926 | 21.4 |
| RENTER OCCUPIED | 1215 | 24.0 | TOTAL OCCUPIED WITH | | |
| VACANT | 238 | 4.7 | VEHICLE AVAILABLE | 4327 | 100.0 |
| SEASONAL | 174 | 3.4 | | | |
| CONDOMINIUMS: | | | AIR CONDITIONING: | | |
| TOTAL | 0 | 100.0 | NONE | 2892 | 59.2 |
| OWNER OCCUPIED | 0 | 0.0 | CENTRAL SYSTEM | 807 | 16.5 |
| RENTER OCCUPIED | 0 | 0.0 | 1 ROOM UNIT | 965 | 19.8 |
| VACANT | 0 | 0.0 | 2+ ROOM UNITS | 218 | 4.5 |
| | | | TOTAL YEAR-ROUND | 4882 | 100.0 |
| AVERAGE # ROOMS PER YR-ROUND HOUSING UNIT | | | MORTGAGE STATUS: | | |
| | 15.80 | | WITH MORTGAGE: | | |
| UNITS AT ADDRESS: | | | 1975 TO MARCH, 1980 | 694 | 27.5 |
| 1 UNIT | 4026 | 82.4 | 1970 TO 1974 | 386 | 15.3 |
| 2 - 9 UNITS | 440 | 9.0 | 1960 TO 1969 | 275 | 10.9 |
| 10+ UNITS | 120 | 2.5 | 1959 AND EARLIER | 94 | 3.7 |
| MOBILE HOMES | 300 | 6.1 | NOT MORTGAGED: | 1071 | 42.5 |
| | | | TOTAL SPECIFIED | | |
| | | | UNITS | 2521 | 100.0 |
| YEAR STRUCTURE BUILT: | | | TELEPHONE AVAILABILITY: | | |
| 1975 TO MARCH, 1980 | 374 | 11.0 | WITH TELEPHONE | 4330 | 93.6 |
| 1970 TO 1974 | 378 | 11.1 | WITHOUT TELEPHONE | 298 | 6.4 |
| 1960 TO 1969 | 512 | 15.0 | TOTAL OCCUPIED | 4628 | 100.0 |
| 1950 TO 1959 | 540 | 15.8 | | | |
| 1949 AND EARLIER | 1606 | 47.1 | HOUSE HEATING FUEL: | | |
| TOTAL OWN/OCC | 3410 | 100.0 | UTILITY GAS | 2973 | 64.2 |
| YEAR MOVED INTO UNIT: | | | BOTTLED/TANK/LP GAS | 573 | 12.4 |
| 1975 TO MARCH, 1980 | 2101 | 45.4 | ELECTRICITY | 498 | 10.8 |
| 1970 TO 1974 | 735 | 15.9 | OIL/KEROSENE/ETC. | 529 | 11.4 |
| 1960 TO 1969 | 758 | 16.4 | COAL/COKE | 9 | 0.2 |
| 1950 TO 1959 | 508 | 11.0 | WOOD | 37 | 0.8 |
| 1949 AND EARLIER | 526 | 11.4 | OTHER/NONE | 9 | 0.2 |
| TOTAL OCCUPIED | 4628 | 100.0 | TOTAL OCCUPIED | 4628 | 100.0 |

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** CENSUS HOUSEHOLD DETAILS (1) ****

| | TOTAL | % OF TOTAL | | TOTAL | % OF TOTAL |
|----------------------|-------|---------------|---------------------------|----------|---------------|
| HOUSEHOLDERS: | | | PERSONS PER HOUSEHOLD: | | |
| WHITE | 4568 | 98.3 | 1 PERSON | 984 | 21.2 |
| BLACK | 9 | 0.2 | 2 PERSONS | 1465 | 31.5 |
| OTHER | 71 | 1.5 | 3 PERSONS | 776 | 16.7 |
| TOTAL | 4648 | 100.0 | 4+ PERSONS | 1423 | 30.6 |
| | | | TOTAL HOUSEHOLDS | 4648 | 100.0 |
| SPANISH | 107 | 2.3 | | | |
| FAMILY HOUSEHOLDS: | | | HOUSEHOLD INCOME: | | |
| MARRIED COUPLE | 3157 | 88.6 | \$ 0 - \$ 7,499 | 724 | 15.4 |
| FEMALE HOUSEHOLDER | 306 | 8.6 | \$ 7,500 - \$ 9,999 | 375 | 8.0 |
| MALE HOUSEHOLDER | 101 | 2.8 | \$10,000 - \$14,999 | 709 | 15.0 |
| TOTAL | 3564 | 100.0 | \$15,000 - \$24,999 | 1448 | 30.7 |
| | | | \$25,000 - \$34,999 | 901 | 19.1 |
| NON-FAMILY HHS: | | | \$35,000 - \$49,999 | 399 | 8.5 |
| 1 PERSON | 984 | 90.8 | \$50,000 - \$74,999 | 145 | 3.1 |
| 2+ PERSONS | 100 | 9.2 | \$75,000 + | 10 | 0.2 |
| TOTAL | 1084 | 100.0 | | | |
| | | | MEDIAN HOUSEHOLD INCOME | \$18777 | |
| HOUSEHOLDS: | | | AGGREGATE HH INC \$(000) | 97120 | |
| WITH CHILDREN | | | AVERAGE HOUSEHOLD INCOME | \$20617 | |
| UNDER 18 | 1959 | 42.1 | MEDIAN FAMILY INCOME | \$21673 | |
| WITH PERSONS | | | AGGREGATE FAM INC \$(000) | 84670 | |
| 65 AND OVER | 1080 | 23.2 | AVERAGE FAMILY INCOME | \$23756 | |
| WITH HOUSEHOLDER | | | | | |
| 65 AND OVER | 998 | 21.5 | HOME VALUE: | | |
| | | | \$ 0 - \$ 29,999 | 520 | 20.2 |
| HOUSEHOLDS WITH: | | | \$ 30,000 - \$ 49,999 | 1013 | 39.3 |
| MARRIED COUPLE: | | | \$ 50,000 - \$ 79,999 | 807 | 31.3 |
| WITH CHILDREN | 1761 | 37.4 | \$ 80,000 - \$ 99,999 | 152 | 5.9 |
| WITHOUT CHILDREN | 1491 | 31.7 | \$100,000 - \$149,999 | 70 | 3.1 |
| FEMALE HOUSEHOLDER: | | | \$150,000 - \$199,999 | 5 | 0.2 |
| WITH CHILDREN | 162 | 3.4 | \$200,000 + | 3 | 0.1 |
| WITHOUT CHILDREN | 99 | 2.1 | | | |
| MALE HOUSEHOLDER: | | | MONTHLY RENT: | | |
| WITH CHILDREN | 2 | 0.0 | \$ 0 - \$ 99 | 115 | 11.9 |
| WITHOUT CHILDREN | 69 | 1.5 | \$100 - \$199 | 669 | 69.1 |
| NON-FAMILIES | 1126 | 23.9 | \$200 - \$299 | 172 | 17.8 |
| | | | \$300 - \$399 | 12 | 1.2 |
| | | | \$400 - \$499 | 0 | 0.0 |
| | | | \$500 + | 0 | 0.0 |
| TOTAL HOUSEHOLDS | 4648 | | | | |
| HOUSEHOLD POPULATION | 12936 | | MEDIAN HOME VALUE | \$ 45182 | |
| AVERAGE HH SIZE | 2.78 | | AVERAGE HOME VALUE | \$ 48914 | |
| | | | | | |
| TOTAL FAMILIES | 3564 | | MEDIAN MONTHLY RENT | \$155 | |
| FAMILY POPULATION | 11729 | | AVERAGE MONTHLY RENT | \$161 | |
| AVERAGE FAMILY SIZE | 3.29 | | | | |
| | | | AVERAGE CONDO VALUE | \$ 0 | |

CENSUS CHANGE REPORTS

Census Change Reports provide a comparison between 1970 and 1980 census statistics for population, age distribution, household income, home values, occupation, unemployment, and educational attainment.

The Census Change Report for Napoleon, Ohio, shows a tremendous increase in Hispanic population--11,000 percent. It also shows a decline in birth rate, with the median age of the total population increasing 5 percent but the median adult age dropping 5 percent. Even though most of Napoleon lives in single-family dwelling units, there has been a 313 percent increase in apartment buildings with 10 or more units. Page 3 of the report shows that the greatest increase in employment has come in sales jobs, with a 92 percent increase. Unfortunately for Napoleon, unemployment increased even faster, with a 123 percent increase.

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** CENSUS CHANGE REPORT (1) ****

| | 1970 CENSUS | | 1980 CENSUS | | PCNT CHANGE |
|------------------------------|----------------|-------|----------------|-------|----------------|
| | TOTAL | PCNT | TOTAL | PCNT | |
| POPULATION: | | | | | |
| WHITE | 12101 | 99.4 | 12794 | 97.5 | 5.7 |
| BLACK | 26 | 0.2 | 29 | 0.2 | 11.5 |
| OTHER | 47 | 0.4 | 298 | 2.3 | 534.0 |
| TOTAL | 12174 | 100.0 | 13121 | 100.0 | 7.8 |
| SPANISH | 4 | 0.0 | 444 | 3.4 | 11000.0 |
| AGE OF POPULATION: | | | | | |
| 0 - 5 | 1308 | 10.7 | 1261 | 9.6 | -3.6 |
| 6 - 13 | 2132 | 17.5 | 1695 | 12.9 | -20.5 |
| 14 - 17 | 995 | 8.2 | 952 | 7.3 | -4.3 |
| 18 - 24 | 1120 | 9.2 | 1655 | 12.6 | 47.8 |
| 25 - 34 | 1551 | 12.7 | 2024 | 15.4 | 30.5 |
| 35 - 44 | 1386 | 11.4 | 1446 | 11.0 | -4.3 |
| 45 - 54 | 1251 | 10.3 | 1331 | 10.1 | 6.4 |
| 55 - 64 | 1075 | 8.8 | 1194 | 9.1 | 11.1 |
| 65 + | 1358 | 11.2 | 1563 | 11.9 | 15.1 |
| MEDIAN AGE TOTAL POP. | 28.4 | | 29.9 | | 5.3 |
| MEDIAN AGE ADULT POP. | 43.7 | | 41.4 | | -5.3 |
| AGE OF MALE POPULATION: | | | | | |
| 0 - 5 | 661 | 11.1 | 612 | 9.6 | -7.4 |
| 6 - 13 | 1119 | 18.8 | 864 | 13.6 | -22.8 |
| 14 - 17 | 515 | 8.7 | 488 | 7.7 | -5.2 |
| 18 - 24 | 488 | 8.2 | 846 | 13.3 | 73.4 |
| 25 - 34 | 778 | 13.1 | 1017 | 16.0 | 30.7 |
| 35 - 44 | 711 | 12.0 | 707 | 11.1 | -0.6 |
| 45 - 54 | 609 | 10.2 | 673 | 10.6 | 10.5 |
| 55 - 64 | 515 | 8.7 | 559 | 8.8 | 8.5 |
| 65 + | 552 | 9.3 | 593 | 9.3 | 7.4 |
| TOTAL | 5948 | 100.0 | 6359 | 100.0 | 6.9 |
| MEDIAN AGE MALE POP. | 27.4 | | 28.6 | | 4.4 |
| MEDIAN AGE ADULT MALE POP. | 42.9 | | 39.7 | | -7.4 |
| AGE OF FEMALE POPULATION: | | | | | |
| 0 - 5 | 647 | 10.4 | 649 | 9.6 | 0.3 |
| 6 - 13 | 1013 | 16.3 | 831 | 12.3 | -18.0 |
| 14 - 17 | 480 | 7.7 | 464 | 6.9 | -3.3 |
| 18 - 24 | 632 | 10.1 | 809 | 12.0 | 28.0 |
| 25 - 34 | 773 | 12.4 | 1007 | 14.9 | 30.3 |
| 35 - 44 | 675 | 10.8 | 739 | 10.9 | 9.5 |
| 45 - 54 | 642 | 10.3 | 658 | 9.7 | 2.5 |
| 55 - 64 | 560 | 9.0 | 635 | 9.4 | 13.4 |
| 65 + | 806 | 12.9 | 970 | 14.3 | 20.3 |
| TOTAL | 6228 | 100.0 | 6762 | 100.0 | 8.6 |
| MEDIAN AGE FEMALE POP. | 29.4 | | 31.2 | | 6.1 |
| MEDIAN AGE ADULT FEMALE POP. | 44.5 | | 43.0 | | -3.2 |

DONNELLEY MARKETING INFORMATION SERVICES
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AMERICAN PROFILE 11/11/85
**** CENSUS CHANGE REPORT (2) ****

| | 1970 CENSUS | | 1980 CENSUS | | PCNT CHANGE |
|--------------------------|----------------|-------|----------------|-------|----------------|
| | TOTAL | PCNT | TOTAL | PCNT | |
| TOTAL HOUSEHOLDS | 3777 | | 4648 | | 23.1 |
| HOUSEHOLD POPULATION | 12005 | | 12936 | | 7.8 |
| AVERAGE HOUSEHOLD SIZE | 3.18 | | 2.78 | | -12.6 |
| TOTAL FAMILIES | 3135 | | 3564 | | 13.7 |
| AVERAGE FAMILY SIZE | 3.59 | | 3.29 | | -8.4 |
| AVERAGE FAMILY INCOME | \$ 10857 | | \$ 23756 | | 118.8 |
| FAMILY POPULATION | 11253 | 92.4 | 11729 | 89.4 | 4.2 |
| NONFAMILY POPULATION | 751 | 6.2 | 1207 | 9.2 | 60.7 |
| GRP QTRS POPULATION | 170 | 1.4 | 185 | 1.4 | 8.8 |
| HOUSEHOLD INCOME: | | | | | |
| \$ 0 - \$ 7,499 | 1443 | 38.2 | 724 | 15.4 | -49.8 |
| \$ 7,500 - \$ 9,999 | 671 | 17.8 | 375 | 8.0 | -44.1 |
| \$10,000 - \$14,999 | 1128 | 29.9 | 709 | 15.0 | -37.1 |
| \$15,000 - \$24,999 | 449 | 11.9 | 1448 | 30.7 | 222.5 |
| \$25,000 - \$34,999 | 27 | 0.7 | 901 | 19.1 | 3237.0 |
| \$35,000 - \$49,999 | 15 | 0.4 | 399 | 8.5 | 2560.0 |
| \$50,000 - \$74,999 | 41 | 1.1 | 145 | 3.1 | 253.7 |
| \$75,000 + | | | 10 | 0.2 | |
| MEDIAN HH INCOME | \$ 8980 | | \$ 18777 | | 109.1 |
| AVERAGE HH INCOME | \$ 9739 | | \$ 20617 | | 111.7 |
| PER CAPITA INCOME | \$ 3062 | | \$ 7508 | | 145.2 |
| MEDIAN HOME VALUE | \$ 17357 | | \$ 45182 | | 160.3 |
| AVERAGE HOME VALUE | \$ 19462 | | \$ 48914 | | 151.3 |
| MEDIAN MONTHLY RENT | \$ 67 | | \$ 155 | | 131.3 |
| AVERAGE MONTHLY RENT | \$ 83 | | \$ 161 | | 94.0 |
| UNITS AT ADDRESS: | | | | | |
| 1 UNIT | 3101 | 82.6 | 4026 | 82.4 | 29.8 |
| 2 - 9 UNITS | 460 | 12.2 | 440 | 9.0 | -4.3 |
| 10+ UNITS | 29 | 0.8 | 120 | 2.5 | 313.8 |
| MOBILE HOME | 166 | 4.4 | 300 | 6.1 | 80.7 |
| YEAR ROUND HOUSING UNITS | | | | | |
| OWNER OCCUPIED | 4029 | 100.0 | 4886 | 100.0 | 21.3 |
| RENTER OCCUPIED | 2725 | 67.6 | 3433 | 70.3 | 26.0 |
| VACANT | 1052 | 26.1 | 1215 | 24.9 | 15.5 |
| | 253 | 6.3 | 238 | 4.9 | -5.9 |

DONNELLEY MARKETING INFORMATION SERVICES
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SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** CENSUS CHANGE REPORT (3) ****

| | 1970 CENSUS | | 1980 CENSUS | | PCNT CHANGE |
|--|----------------|-------|----------------|-------|----------------|
| | TOTAL | PCNT | TOTAL | PCNT | |
| OCCUPATION: | | | | | |
| MGR/PROF/TECH | 874 | 17.5 | 1167 | 18.2 | 33.5 |
| ADMIN/CLERICAL | 675 | 13.5 | 722 | 11.3 | 7.0 |
| SALES | 276 | 5.5 | 530 | 8.3 | 92.0 |
| TOTAL WHITE COLLAR | 1825 | 36.5 | 2419 | 37.7 | 32.5 |
| PROD/CRAFT/REPAIR | 882 | 17.6 | 826 | 12.9 | -6.3 |
| MACH OPERATORS/TRANS | 1156 | 23.1 | 1350 | 21.1 | 16.8 |
| LABORERS | 227 | 4.5 | 345 | 5.4 | 52.0 |
| TOTAL BLUE COLLAR | 2265 | 45.3 | 2521 | 39.3 | 11.3 |
| FARM/FOREST/FISH | 237 | 4.7 | 304 | 4.7 | 28.3 |
| PROT & OTHER SERVICE | 445 | 8.9 | 664 | 10.4 | 49.2 |
| PRIVATE SERVICE | 23 | 0.5 | 33 | 0.5 | 43.5 |
| TOTAL EMPLOYED | 4795 | 95.8 | 5941 | 92.7 | 23.9 |
| UNEMPLOYED | 209 | 4.2 | 467 | 7.3 | 123.4 |
| TOTAL CIVIL LABOR FORCE | 5004 | 100.0 | 6408 | 100.0 | 28.1 |
| EDUCATION OF ADULTS OVER 25, YEARS OF SCHOOL COMPLETED: | | | | | |
| 0 - 11 YEARS | 2804 | 42.6 | 2380 | 31.3 | -15.1 |
| 12 YEARS | 2819 | 42.9 | 3636 | 47.8 | 29.0 |
| 13 - 15 YEARS | 477 | 7.3 | 838 | 11.0 | 75.7 |
| 16 + YEARS | 477 | 7.3 | 751 | 9.9 | 57.4 |
| MEDIAN YEARS COMPLETED | 12.17 | | 12.39 | | 1.6 |

ECONOMIC REPORTS

Economic Reports complement the demographic data by describing the commercial environment. By Standard Industrial Classification these reports list the number of businesses in an area and include their sales volumes and employee counts. They also provide summaries of banking activity for all branches in the area. (Economic Reports are available for zip codes only.)

The Economic Report for Napoleon, Ohio, shows that nine banks operate in Napoleon and that they have almost \$160 million in deposits. It also shows that 316 companies operate in Napoleon, with 36 manufacturing companies employing more than half of all workers--2,597 people. Sales for the 195 companies that reported were almost \$150 million.

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** ECONOMIC REPORT ****

| PRIMARY SIC | NUMBER OF FIRMS | EMPLOYEES IN AREA | SALES VOLUME # OF FIRMS REPORTING | \$(000000) |
|--------------------|--------------------|----------------------|---|------------|
| AGR/FOR/FISH | 20 | 41 | 18 | 33 |
| MINING | 0 | 0 | 0 | 0 |
| CONSTRUCTION | 45 | 208 | 36 | 193 |
| MANUFACTURING | 36 | 2597 | 18 | 199 |
| TRANSP/COMM/UTIL | 12 | 73 | 7 | 14 |
| WHOLESALE TRADE | 28 | 153 | 20 | 353 |
| RETAIL TRADE | 82 | 614 | 61 | 451 |
| FIN/INSUR/REAL EST | 17 | 109 | 4 | 43 |
| SERVICES | 76 | 1046 | 31 | 124 |
| TOTAL | 316 | 4841 | 195 | 1410 |

FINANCIAL INSTITUTION DEPOSIT DATA - \$(000)

| NUMBER OF INST. | DEMAND IPC | ALL SAVINGS | OTHER IPC | TOTAL PUBLIC | ALL OTHER | TOTAL DEPOSITS |
|--------------------|---------------|----------------|--------------|-----------------|--------------|-------------------|
| 9 | 8623 | 114302 | 27179 | 8441 | 1337 | 159882 |

GEOGRAPHIC REPORTS

Geographic Reports display all the geographic units in a market area--either census tracts or minor civil divisions. These reports allow the user to identify the components of a market as well as the individual areas of change within that market.

The Geographic Report shows that Napoleon, Ohio, is all one unit. A Geographic Report is probably quite useless for individual zip codes.

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SEVENTH DAY ADVENTIST
ZIP 43545

AMERICAN PROFILE 11/11/85
**** GEOGRAPHIC REPORT ****

| AREA DESCRIPTION | % IN AREA | POPULATION 1980 | POPULATION 1985 | PERCENT CHANGE | HOUSEHOLDS 1980 | HOUSEHOLDS 1985 | PERCENT CHANGE |
|---------------------|--------------|--------------------|--------------------|-------------------|--------------------|--------------------|-------------------|
| OH Z43545 | 100.0 | 13121 | 12826 | -2.2 | 4648 | 4597 | -1.1 |
| AREA TOTALS | | 13121 | 12826 | -2.2 | 4648 | 4597 | -1.1 |